

Congress of the United States
Washington, D.C. 20515

December 4, 2025

The Honorable Gavin Newsom
Governor, State of California
1021 O Street, Suite 9000
Sacramento, CA 95814

Ricardo Lara
Insurance Commissioner, State of California
300 Capitol Mall
Suite 1700
Sacramento, CA 95814

Dear Governor Newsom and Commissioner Lara,

I write to express my grave concern regarding new findings showing that, among a sample of still-standing homes in the region where ash settled following the Eaton Fire, a majority still contain dangerously high levels of lead, asbestos, and other toxic contaminants even after professional remediation. These results highlight a growing public health emergency in Altadena and Pasadena that requires urgent state intervention and standardized protections for survivors.

The Eaton Fire was the second most destructive wildfire in California's history, scorching over 14,000 acres, decimating nearly 9,500 structures, and, most tragically, taking the lives of 19 of our neighbors and loved ones.¹ We also recently learned that the toxic air quality and delays in emergency medical care across the Los Angeles region caused an additional 440 deaths in the weeks following the fires.²

Nearly a year later, new findings³ released by Eaton Fire Residents United (EFRU) reveal that residents remain at risk of exposure to deadly toxins. The data show that over half of the tested homes in the area where ash settled following the Eaton Fire still have dangerous levels of lead contamination, with most of those homes registering concentrations high enough for the Environmental Protection Agency (EPA) to require further remediation. Further, one-third of these homes tested positive for asbestos contamination, and the average concentration within those homes was significantly above the ad hoc remediation level the EPA used in New York after 9/11. Alarming, many of these results come from homes that have undergone licensed, insurance-approved remediation, contradicting assurances that current smoke-cleaning practices are sufficient. Any level of exposure to lead⁴ or asbestos⁵ has been linked to adverse health effects. Long-term exposure to these toxins can lead to significant health consequences, including cancer, brain damage, and developmental and behavioral complications.

¹ [top20_destruction_072525.pdf](#)

² [Excess Deaths Attributable to the Los Angeles Wildfires From January 5 to February 1, 2025 | Research, Methods, Statistics | JAMA | JAMA Network](#)

³ [EATON FIRE RESIDENTS UNITED](#)

⁴ [A Systematic Review of Epidemiologic Evidences on Lead and Cancers, 2003 - 2019 | Environmental Health Perspectives | Vol. 2020, No. 1](#)

⁵ [Asbestos Exposure and Cancer Risk Fact Sheet - NCI](#)

Unlike soil and drinking-water contamination, California has no indoor contamination standards in law, no uniform sampling methodology, no required screening levels, and no guidance on effective smoke remediation. Tests directed by insurers often fail to include lead or asbestos, despite warnings from the Los Angeles County Department of Public Health, and many asbestos tests rely on less-sensitive methods that under-detect fiber concentrations.

In a February 14, 2025, Notice⁶, Commissioner Lara advised that following the Los Angeles Fires, “The fact that an area is now accessible does not automatically mean the residences in those areas are habitable.” The EFRU findings underscore this point. Even if survivors can physically access their homes, that does not mean those homes are habitable or safe to reside in.

As such, I am concerned that survivors are being forced to shoulder the cost of making their homes safe without insurance coverage of multiple rounds of testing and remediation when necessary. Additionally, I am concerned that survivors are being required to return to unsafe homes prematurely without an enforced “Clearance Before Occupancy” standard.

This issue is particularly urgent as many survivors are now facing the depletion of their ALE coverage. In the February 14 Notice, Commissioner Lara stated that “If a neighborhood or specific home is deemed uninhabitable, I expect all insurance companies to continue providing Additional Living Expenses coverage until the home is deemed habitable, subject to applicable statutory timeframes and any policy limits that may exist.” The EFRU data show that many homes remain uninhabitable due to high levels of lead and asbestos, yet ALE coverage has already expired or is expiring for many policyholders. I am therefore deeply concerned that survivors will be left without ALE coverage when their homes still require further remediation without a clear, standardized Clearance Before Occupancy standard.

While the homes sampled by EFRU remain standing, they still contain high levels of toxic contamination due to widespread ash infiltration. But, without an “Ash Zone declaration” to delineate the Eaton Fire’s impact beyond the burn perimeters to include the regions where ash and smoke settled, I am concerned about a lack of formal recognition of the impacts of ash and smoke exposure, insurance providers improperly recognizing and addressing resulting losses, and a lack of a coordinated framework for state-supervised testing, remediation, and public health guidance. Paired with the development of statewide indoor contamination standards, such a designation would ensure survivors are protected now and in future wildfire events.

We must take every step possible to ensure that our neighbors and community members can safely return to their homes without fear of exposure to extremely toxic contaminants. I appreciate your leadership and look forward to working together to protect the health and safety of all Eaton Fire survivors. Thank you for your full and fair consideration of my letter consistent with applicable statutes and regulations.

⁶ [Notice Re Additional Living Expense Coverage When Homes are Uninhabitable as a Result of 2025 Los Angeles Wildfires](#)

Sincerely,

A handwritten signature in black ink that reads "Judy Chu". The signature is written in a cursive, flowing style.

JUDY CHU, Ph.D.
Member of Congress, 28th District