Recommendations for Post-Fire Building Sampling, Testing, and Remediation



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Smoke Claims and Remediation Task Force, California Department of Insurance

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Special thanks to....

- Households and business owners who participated and encouraged their community to participate in surveys and shared their experiences with us
- Households and business owners from prior disasters and chemical incidents who have shared their experiences and insights
- Faculty, students, and staff at participating institutions who volunteered their time
- Community groups such as <u>Pali Strong</u> and <u>Eaton Fire Residents United</u> who encouraged people to participate

Key Definitions

Restoration: Returning a property to a "pre-loss condition by the removal of damaging residues or odor to remedy damage or distress."

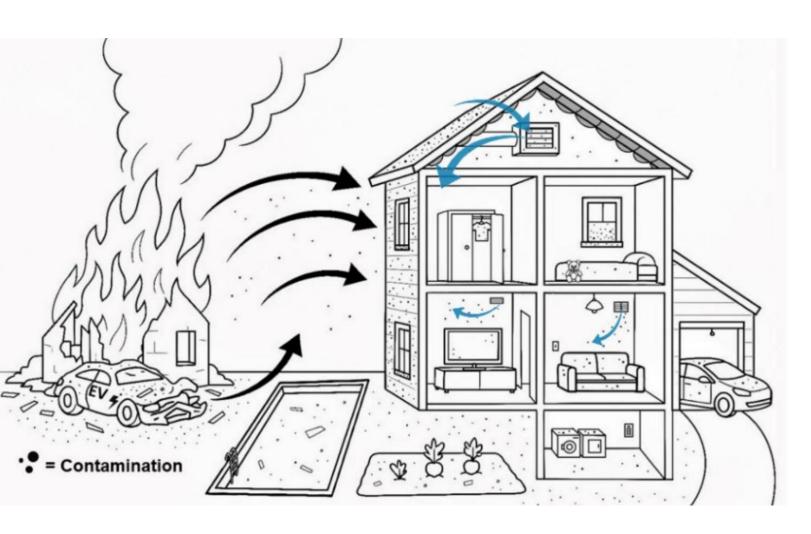
Remediation: The act of removing specific environmental contaminants from a property to return it to safe use.

Cleaning: Removing residues or contaminants *BUT cleaning should be without fear of major contaminant exposure-caused injuries (i.e., mesothelioma, metal poisoning, cancer).* So, remediation is used here.





Fire damage can be physical and contamination in nature



Damage

Physical damage Contamination damage

- Chemical
- Microbiological

Risks

- Occupational Health
- Public Health
- Environmental





NEWS RELEASE



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For Immediate Release:

February 11, 2025

Public Health Advisory Noted for Those Residing Near Burned Structures in Palisades and Eaton Areas

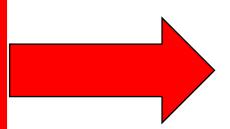
The Los Angeles County Department of Public Health is reminding residents about the dangers associated with fire debris and issuing a **Public Health Advisory** for individuals residing within **250 yards of a burned structure or parcel** within or near the **Palisades and Eaton burn areas**.

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Residents in these areas may face an increased risk of exposure to hazardous substances from ash, soot, and fire debris before the completion of **Phase 1** (hazardous materials removal) and **Phase 2** (fire debris removal). Exposure to these materials may lead to **physical health symptoms** (American Chemical Society, EST Air, 2025, 2, 13-23) and may pose long-term health impacts.

Fire debris from burned structures can contain a variety of harmful substances, including:

- Asbestos from older building materials
- Heavy metals like lead
- Hazardous chemicals from household products
- Fine particulate matter created by the fire



Explicit warning:

- Asbestos
- Heavy metals like lead
- Particulate

Strong winds and weather fluctuations may increase both the exposure risk and the affected distance.

Report is freely available www.PlumbingSafety.org

The REBUILD Survey

conducted in response to the January 2025 Palisades Fire and Eaton Fire in Los Angeles County, California

Community Results Report, September 2025

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REBUILD stands for Recovery Efforts by Uniting Individuals, Listening, and Discovery









Some perspective: The REBUILD Household Survey

After the January 2025 Eaton Fire and Palisades Fire,

L.A. County, California

Whelton et al (2025).

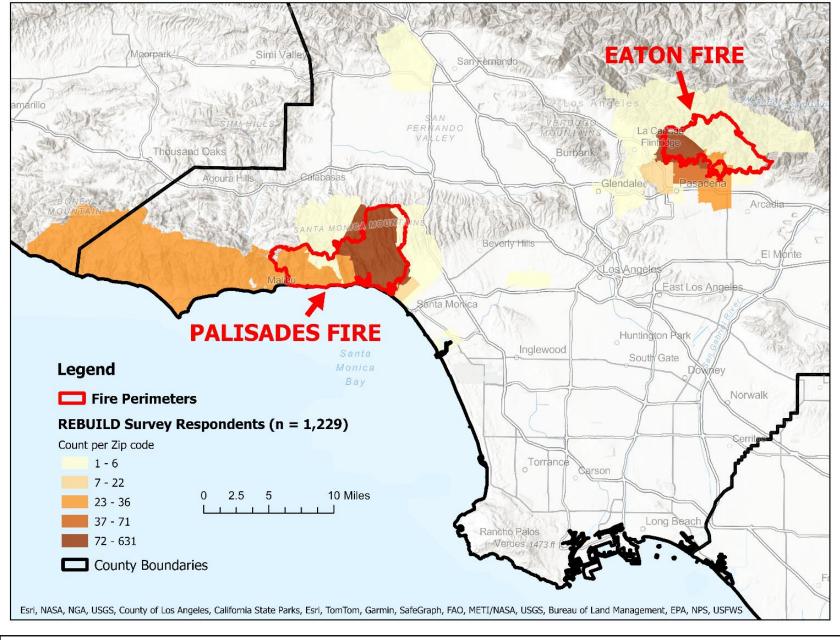
Access FREE here → https://docs.lib.purdue.edu/red/2/











1,229 responses

When mapped by zipcode, most households lived INSIDE a fire perimeter: 94.2 % Palisades Fire vs. 73.4 % Eaton Fire

Nearly all had insurance

98.8 % Palisades vs. 99.0 % Eaton Fires









Ash and Debris



Rank	Palisades Fire	Eaton Fire
1	On the floor	On the floor
2	Windowsills	Windowsills
3	Other	Attic
4	Garage	Other
5	Attic	Garage
6	HVAC filter	HVAC filter

Combustion byproduct testing (ash, soot, and char) will not determine if lead or asbestos contaminants are present.









Property Testing and Insurance

"Was environmental testing conducted on your property for fire-related contamination? – The REBUILD Survey n= 1,073

Palisades FireEaton Fire44% Yes36% YesPolicyholders39% No, but want it49% No, but want itwanted testing, but11% No9% Nowere not getting it6% Not sure6% Not sure

"Do you believe your insurance company will provide you enough money to rebuild your home to what it was before the fire? – The REBUILD Survey n= 541 "

Policyholders were financially stressed

Palisades Fire 20.5%

Eaton Fire 17.8%









"

Property Remediation

Respondents explained what was done with a variety of their household items

Clothing

Pillows

Mattresses

Stuffed animals

Window blinds

Carpets

Rugs

HVAC filter

Pet bedding or pet crate

Children's plastic toys

Electronics

Appliances

Fruit from outdoor plants

Fruit from indoor plants

Other

Most common actions:

Discarded pillows, mattresses and fruit Cleaned clothing, and appliances











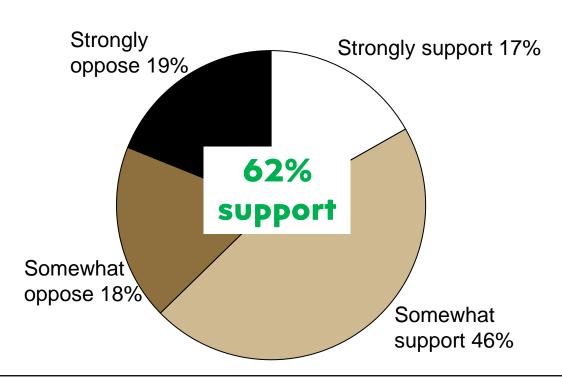


Insurance

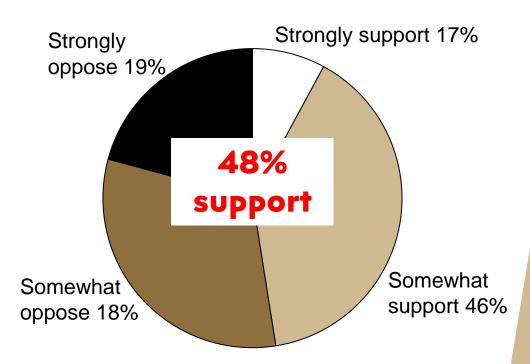
" As the region rebuilds, policy makers should allow insurance companies to increase their rates for fire insurance if this enables them to offer insurance for everyone? – The REBUILD Survey

"

Palisades Fire



Eaton Fire



n = 995









Environmental Test Result Study for Households Impacted by the 2025 Eaton Fire and Palisades Fire

Andrew Whelton, Ph.D., Cristiane Ferrarezzi

Created as a direct result of households asking for assistance navigating the complexity of home environmental testing and guidance provided by contractors.

- Households can participate and upload their reports here: <u>Home Environmental Test Result Study.</u>
- Results are being compiled, anonymized, and summarized. We are individually interacting with households about their reports and company experiences.





<u>Preliminary Results:</u> Information provided to households not easily understandable, sampling, testing, and recommendations vary widely

- Dissimilar reporting of metal surface loading: μg/wipe OR μg/sqft OR μg/100cm²
- Indoor wipe samples for lead, no lead detected, but they recommended "remediate"
- Any indoor detection of a metal led to "remediate." None exceeded an exposure standard.
- Used beryllium (Be) worker safety guideline of " $0.2 \,\mu\text{g}/100\text{cm}^2$ ACGIH". Infants and members of the public are NOT workers. No Be general standard.
- Company explained results in one lab report, but for another home and lab report just says the property isn't unsafe
- "Deodorization" recommended but not explained
- Conflict, Pb surface standard: 5 ug/sqft = USEPA vs. 10 ug/sqft = CDPH
- Skip testing of garage, attic, or crawlspace where contamination sometimes the highest
- Picked 8 specific primary and secondary VOCs claiming to be smoke related. If 1 VOC present, but not another VOC present is claimed to not be smoke related.
- Recommended all soft goods be discarded or sign liability waiver. Other consultants said soft items should be "cleaned" by policyholder instead..
- Insurance adjusters and consultants not wearing proper PPE or preventing contamination spread when visiting a property

Some insurance adjusters and consultants ...

... recommended policyholders "smell" their impacted items. If no odor, told assume it's safe.

... not wearing proper PPE or preventing contamination spread when visiting a property.



NEW: Household Recovery Decisions

Helps establish a basic understanding

Developed from our response to the East Palestine chemical disaster and January wildfires.

- Environmental sampling and testing focus.
- Accessible to property owners and officials.
- Includes discoveries from 100s of home environmental testing reports and in 1-on-1 meetings.
- Valuable for inspection, testing and sampling companies as well as insurance companies.

Whelton, Bollens, Ferrarezzi (2025).

Access FREE here → https://docs.lib.purdue.edu/red/1/



After a Wildfire:

Considerations for Building Environmental Testing



- Damage & building contamination
- Role of sampling & testing in restoration, damage identification.
- 4. Sampling & testing is conducted to
- understand the damage Who should conduct testing & what is
- their scope? 6. What should be tested for & where?
- 8. Remediation & post-remediation 9. Acknowledgement & additional

Wildfires can directly and indirectly make buildings unsafe by introducing physical, chemical, and microbiological pollutants. These pollutants can pose an immediate and long-term health and safety risks to building users. Particles, gases, and vapors are often released and created from burning structures, vehicles, and other items. Microorganisms can grow due to the presence of water due to pipe breaks and leaks, fire-fighting activities, local climate, and other conditions. Before entering a fire-impacted building, proper inspection and testing are highly recommended

Signs of contamination being present can include broken and melted building components and systems, dust, debris, ash, and soot deposits on floors, walls, ceilings, personal items, inside HVAC components, corroded metals, electrical system malfunctions, and discolored interior and exterior walls. Indirect damage indicators can be odors and illness symptoms. Not all damage may be visible (i.e., in wall cavities, attics, drywall, personal items)

- Natural gas system
- The garage, attic, crawlspace
- The heating ventilation and air conditioning (HVAC) units and associated components
- All ceilings, walls, floors, shelves in every room, including hallways and closets
- Electrical system including the breaker box, wiring, and electrical components (i.e.,
- Personal electronic items (i.e., TV. personal devices, stereo, DVD, VCR, etc.)
- Personal items Plumbing fixtures
- Other fixtures (i.e., cabinets, lights, etc.)

- · Appliances such as microwave, oven, dishwasher washing machine, dryer, humidifier, etc.
- Pools and spas
- Fire sprinkler system

At a minimum, persons conducting the assessment should wear proper safety equipment including a properly fitted respirator (P100+OV/AG elastomeric air purifying respirator with organic vapor and acid gas cartridges), safety goggles (ANSI Z87.1 D5). chemical-resistant gloves, long sleeves, long pants, sturdy shoes, disposable Tyvek suit, and shoe covers to limit exposure and contamination spread. Inspections should be carried out with more than one individual. Conditions may be present where

Center for Plumbing Safety at Purdue University, West Lafavette, Indiana USA



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After the Fire: Considerations for Building Environmental Testing

- 1. Damage & building contamination
- 2. What & where are the contaminants?
- 3. Role of sampling & testing in restoration, damage identification, and remediation
- 4. Sampling & testing is conducted to understand the damage
- 5. Who should conduct testing & what is their scope?
- 6. What should be tested for & where?
- 7. FAQs
- 8. Remediation & post-remediation
- 9. Acknowledgement & additional information





Observations and Impacts as a Result of Current Insurance Practices

Based on our studies and direct interactions with hundreds of residents and property owners, insurance companies are *not* consistently covering:

- Thorough, science-based environmental testing of fire-impacted properties
- Remediation of non-structural impacts and contamination resulting from the peril of fire
- Loss of use for properties not yet repaired to their pre-peril condition

This forces residents and businesses to either: (a) **risk their health and the health of their employees** in returning without appropriate remediation and clearance testing; or (b) **incur significant personal expenses**, often to the point of economic hardship, to restore a property damaged by a peril for which they had purchased insurance coverage.

This impacts vulnerable populations the most. Children, disabled, and elderly persons are most at risk for many of the contaminants of concern, and those of limited financial means are all but forced to return to a property even if it is not fit for normal use.

This may have long-term community consequences. If properties are not remediated, a perception will develop that these communities are unsafe, driving down property values, impacting financial security, and pressuring collateral holders.





Thank You

Questions?

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Presentation to be posted at www.PlumbingSafety.org



