



After the Fact | Does a Housing Shortage Mean More Fire Risk?

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TRANSCRIPT

Aaron Lipski, fire chief, Milwaukee Fire Department: I've been to a lot of fires with a couple of fatalities, but never on this scale.

We made rescues off all four faces of this building, and there were people who had jumped even prior to our arrival. So we had to help them, broken limbs and whatnot.

On the Milwaukee Fire Department, fire activity is climbing faster than emergency runs. I can point to a wide range of causes. We are hypothesizing it is a building stock that does nothing but get older year over year.

Alex Horowitz, project director, housing policy initiative, The Pew Charitable Trusts: In the U.S., housing has really never been more expensive, and that's because there isn't enough of it.

Erich Roden, deputy chief (ret.), Milwaukee Fire Department: Thankfully the fire department got here quick because this thing was taking off.

Sheldon Oppermann, chief financial officer and general counsel, New Land Enterprises: A fire could be going on on the 12th floor right now. We might not even know it. Hopefully, we are never bothered.

Giuliana Pence, host, "After the Fact" podcast: Welcome to "After the Fact." For The Pew Charitable Trusts, I'm Giuliana Pence.

We've talked a lot on this podcast about how housing is becoming more unaffordable for homebuyers. But the story is similar for renters too. Today, half of all renters spend more than 30% of their income on housing.

As state and local governments search for solutions, many are taking a second look at zoning laws that restrict what can be built and where. And as cities update their regulations, they're finding success. In Austin, for example, inflation-adjusted rents are down 25% in three years after simplifying housing code.



But these solutions don't come without their challenges. Those who oppose changing zoning laws worry that building new, high-density apartments is actually a fire safety risk. But our guests today are here to explain how there might be more to that story.

You just heard the voice of Chief Aaron Lipski of the Milwaukee Fire Department at the very beginning of this episode. He was talking about a five-alarm fire that happened on May 11th of last year.

Carol Kaufmann, an "After the Fact" correspondent and a staff writer here at Pew, was recently on the ground following him and other fire professionals to learn more. Carol, welcome.

Carol Kaufmann, correspondent, "After the Fact" podcast: Thanks for having me.

Giuliana Pence: Can you share with us what you learned while out in the field?

Carol Kaufmann: It was eye-opening hearing the firefighters' concerns, particularly about older buildings. And I learned that the lack of housing options isn't just an economic issue, it's a life-safety issue too.

Giuliana Pence: So there's a lot more to fire safety than keeping your smoke detectors up to date?

Carol Kaufmann: Oh, absolutely. The things that we bring into our homes—TVs, clothes, plastic toys—all of that is really combustible and they all can cause a room to, as Chief Lipski would tell us, "flash over" very quickly. For example, those lithium batteries that are in our scooters, our smartphones, e-bikes, if they're on fire, they're really difficult to put out. And where do we have all those lithium batteries? They're by our front doors; they're in an underground garage. All those access points that need to be clear to get out of a burning house.

Giuliana Pence: So it sounds like anyone who is apartment shopping or looking to buy a new home, that's really something to consider, yet not really something that people think about.

Carol Kaufmann: That's right. Safety factors depend on the building's age and all of its safety features.

Aaron Lipski: The modern building, I think if we're looking at fire death and fire injury, is amazingly safer.

Carol Kaufmann: And I learned from Chief Lipski that having sprinklers makes a big difference.



Aaron Lipski: I don't care if we're talking about a residence, a workplace, an auto shop. If we're going to expect people to go into that building, we should have sprinklers in the building. That's my position.

Giuliana Pence: Well, that's pretty clear.

Carol Kaufmann: I also sat down with Alex Horowitz, program director for Pew's housing policy initiative. His team's research doesn't focus on individual fire systems like sprinklers, but they do look at how the age and types of homes impact safety. And their findings not only show that newer homes provide better fire safety, building more housing lowers the cost for everybody.

Carol Kaufmann: Alex, I've learned we're short about four [million] to seven million homes in the U.S. Can you tell us what housing looks like for Americans right now?

Alex Horowitz: Housing works like an escalator. When there are enough homes available, that escalator moves up and people trade up into better options. When there isn't enough housing getting built, the escalator moves down because when upper-income people can't find a home in an upper-income neighborhood, they tend to push into middle-income neighborhoods to find something they can afford. Middle-income people do the same. Lower-income residents have nowhere to go.

Historically, it's been about three years of income is equivalent to the median price for a home. But now we're closer to five years of income. That's putting homeownership out of reach for more and more families each year. One of the factors holding back the building of more housing is about the difficulty of going through the process to get housing permitted.

And that there's a perception that new apartments, especially, are dangerous. And we heard that from some building code officials and from some fire officials, but we couldn't find evidence. And so that led us to dig into this topic and try and figure out if there was some kind of danger because of actual bad outcomes.

Carol Kaufmann: Is the building community resistant to building more with all the fire safety features that are required in some places?

Alex Horowitz: Builders are ready to build homes, if they're allowed to do so.

Sheldon Oppermann: I'll take you on a quick walk around.

Carol Kaufmann: Wow. Look at that view.

Giuliana Pence: Carol, while you were on the ground in Milwaukee, you got to tour a new apartment building.

Sheldon Oppermann: You'll see the sprinklers.



Carol Kaufmann: We met up with Sheldon Oppermann of New Land Enterprises. Sheldon and his team build residential buildings and high rises in Milwaukee. They just finished the 25-story apartment building in 2022 called the Ascent.

Sheldon Oppermann: If you don't live in Milwaukee, I love to bring somebody up here.

Carol Kaufmann: Oh yeah, look at the lake.

It had all the bells and whistles. It had an indoor pool, it had an amazing view of Lake Michigan, an outdoor movie theater. But Sheldon was also excited to show us all the latest fire safety features.

Sheldon Oppermann: This building has sprinkler systems, fire rating, fire alarms, smoke detection. This is just a big engine.

Carol Kaufmann: That's the generator? This whole thing here?

Sheldon Oppermann: Which would run the sprinklers. This keeps the smoke detection system and the fire alarm system running.

Carol Kaufmann: It was impressive to learn about the scale of the features and the lengths builders will go to in many jurisdictions. So we asked him if prospective tenants ever ask to see the fire safety systems.

Giuliana Pence: And what did he say?

Carol Kaufmann: No! No one ever asks.

Sheldon Oppermann: You can't continue to be in business without checking the boxes.

Carol Kaufmann: The biggest thing I learned: You are much safer in the penthouse of a 25-story modern apartment building than you are in any typical single-family home.

Erich Roden: It's a one-in-a-million lightning strike, right in the right spot. It hits the gas meter and creates a blowtorch effect of fire up the side of the building.

Giuliana Pence: So I know you were able to talk to some other fire professionals.

Carol Kaufmann: We had the chance to meet Erich Roden, battalion chief for the Village of Caledonia, which is just outside of Milwaukee. He explained how the safety features really matter. The night before our visit, a fire happened to devastate a nearby townhouse, and he took us there.

Giuliana Pence: What was that like?



Carol Kaufmann: A bolt of lightning had hit the gas meter and the parts of the townhouse that went up in flames—I mean, in the bedrooms you could see the sky because the roof had opened up. The insulation was blown to pieces and raining down all over the bedroom.

Erich Roden: For this to be charred that much, I mean, this fire took off right away.

I've been involved in fire behavioral research. I've been an editor-in-chief of a firefighting trade magazine. And I get around the country a lot to talk to firefighters about fire safety.

Carol Kaufmann: Erich has been a firefighter for over 30 years and has seen the impact of different building codes.

Erich Roden: A lot of the codes take a while to catch up but the preponderance of deaths that I've seen occur usually in single-family homes that are unprotected and had the minimal fire safety features. The disparity speaks volumes. Well, obviously, in this country, there's a housing shortage. I mean, you see it on the news, you see it on social media. And with multifamily developments, you allow more units per block, per neighborhood, and there's an added layer of fire safety in these buildings that you don't have in single-family homes.

The safety of buildings now is parallel to our advancements in technology and virtually every industry. A car in the 1970s maybe had seat belts and no airbags, but now you have a car that's half the weight that has airbags and unibody construction. The same holds true with housing. As the codes progressed, we learned not to repeat the history of our tragic fires.

Carol Kaufmann: You would think in a multifamily apartment complex with a whole lot of families and a whole lot of kitchens and electrical appliances and whatnot, it would be higher, but that's not what you discovered.

Alex Horowitz: New apartments are dramatically safer than single-family homes. The apartment buildings have so many new safety features. Even just isolating homes built since 2000, the fire death rate in apartments is only one-quarter of the fire death rate in single-family homes built since 2000. The age of a building is by far the strongest predictor of its fire death rate. So homes built before 1970 have a much higher fire death rate than, say, homes built since 2010, and that relationship is strongest for multifamily housing.

Aaron Lipski: My great-grandfathers began in the Milwaukee Fire Department, and then my grandfather and my father. My older brother and I came on together in the same fire academy class.

Carol Kaufmann: Chief Lipski joked that firefighting is kind of a family business.



Aaron Lipski: In the contemporary Milwaukee Fire Department, we're facing increasing demand. We do know that fire is being used more as a weapon. Don't even get me started on lithium-ion batteries.

Giuliana Pence: It seems like the nature of firefighting today has changed.

Carol Kaufmann: Yes. Chief Lipski took us around to see how older houses and the lack of reinvestment in some neighborhoods really does play a role in what the firefighters are dealing with.

Aaron Lipski: Does anybody get motion sick here?

This one's a good distance from where we are. All right, Rescue Two is inside. They found something on the first floor. Occupants observed smoke and could see a haze. Our dispatchers sent what we call a "smoke assignment." It's different than a first alarm. We're pulling up on it here.

Firefighter: It's out. It was just a little rubbish on the stairwell. And the carpet was burning a little bit, so we're just going to pull that stuff off and wet it down.

Aaron Lipski: Sprinklers?

Firefighter: I didn't notice any sprinklers.

Aaron Lipski: All right, so no sprinklers. So had this thing gotten advanced, it would have had the run of the mill.

Aaron Lipski: The lieutenant on Rescue Company 2 has had four substantial fires in that building. In a multifamily dwelling, the risk profile is so much higher because there's just so many more people who are exposed to whatever's going on in any given apartment.

All right, back in the saddle. Now we'll go up and look at Highland.

I've been to a lot of fires with a lot of rescues, a lot of individual or maybe multiple or a couple of fatalities, but never on this scale.

On Mother's Day this year, Sunday morning, in the 2700 block of West Highland, reports of smoke in the building began the fire department rolling over there, quickly followed by additional calls to 911, which upgraded the response before we even made it on scene. It was as textbook a response as you can imagine.

And we pulled up, we had people out of third- and fourth-floor windows on all four sides, heavy smoke pushing behind many of them. You would have no understanding of how fast it happens, and how fast it grows out of control, and how fast a home you've lived in for years can seem like a maze.



So I pulled up from this direction, we already had aerial ladders up, there were hose lines going in here, and one of the things that struck me when I passed by this alley and I looked, is there ended up being four people back here having CPR performed on them at once. Additional people were being carried out of the doorways and down ladders from the third and the fourth floor here.

And this building is an enormous building. I want to say it's 96,000 square feet.

Carol Kaufmann: So, because it was pre-1974, what does that mean?

Aaron Lipski: It means no sprinklers were required when this building was built. Here in the state of Wisconsin, for buildings built pre-1974, we cannot retro-compel anybody to upgrade fire suppression systems—basic building features that would slow the spread of fire. And I'll point out that, generally speaking, low-income housing or middle-income housing will be found in the lower, pre-1974 building stock.

And so we'll have this enormous vacant albatross of a building here—and five lives lost. Five lives lost when what we could be talking about here is something that took 10 or 15 minutes for us to zip in, clean it up, make sure nobody was hurt or sick. Instead, we've got five fatalities. No need for it.

There is talk right now legislatively about compelling building owners, at the time of renting, communicating to a potential occupant: "Just so you are aware, you are in a building that has no sprinkler systems." So that they're aware of what they are paying for. We talk with landlord groups about fire safety measures, prevention measures. But we have to get in front of community groups and say, "If you have the means, absolutely make sure you going to stay in a building that has sprinklers."

Erich Roden: This apartment is loaded with virtually everything that you need.

Carol Kaufmann: Erich showed off his new apartment, which was built in 2023.

Erich Roden: I was looking to downsize into a smaller apartment, and I wanted a new building. I walked in, I looked up, and there's a sprinkler every inch of this place.

Carol Kaufmann: So you have how many sprinklers per thousand square feet?

Erich Roden: One, two, three, four, five, six, seven, eight.

Carol Kaufmann: Eight sprinklers?

Erich Roden: Eight sprinkler heads.

Carol Kaufmann: Per thousand square feet.



Erich Roden: We told developers, you want to make a firefighter want to rent a top-floor apartment in your building. So I'm sitting here in the top floor of this brand-new apartment building.

Carol Kaufmann: Erich advises builders on the process, permitting, and implementation of fire suppression systems for new structures.

Erich Roden: My crusade is to help fire departments, municipalities, and developers understand that working together, we'll create the safest buildings possible and realizing the dreams of our skylines.

Giuliana Pence: Clearly, legacy zoning rules are still impacting us today, but what are the trends shaping the future?

Carol Kaufmann: Alex and I did talk about the bright spots happening now, and there are many, but it's also important to understand how and why these zoning laws were set up in the first place.

Why did so many municipalities zone land only for single-family homes? Is there a historical reason for that?

Alex Horowitz: In the 1920s, the average household size in the U.S. was over four, and now it's two and a half. So household sizes really were a lot bigger then, but also, this was a way to separate building types. So more affluent people tended to live in areas zoned single-family only, and people who couldn't afford large lots couldn't live in those neighborhoods and have access to those schools and the amenities nearby, and instead, they lived in areas zoned for commercial activity and apartments, which were separate.

Carol Kaufmann: So what is being done now among municipalities and states and communities to rezone? Is there an effort underway to get more housing in these areas?

Alex Horowitz: So we're absolutely seeing state policymakers get involved. And so, if you got back in time, from 2011 to 2016, all states combined in the U.S. passed an average of one law a year to allow more homes. In 2025, that figure was more than 100. Housing affordability is a problem that spills beyond the borders of any one jurisdiction.

Increasingly, we're seeing states pick up these reforms that cities first pioneered. Minneapolis is one. They reduced parking their mandates then they began allowing apartments on commercial corridors and near transit stops. They're currently wrapping up their ninth year with stable rents.

Austin, Texas, has had the same experience. Rents have actually been dropping in Austin since the middle of 2022. That's a real improvement in affordability. Raleigh,



North Carolina, has had a similar experience. New Rochelle, New York, has had a similar experience. When there are enough homes allowed for everyone, affordability improves.

Giuliana Pence: I love hearing about the places that are taking steps to address housing affordability. One thing that stuck with me is that if people are struggling to afford a place to live, issues like fire safety aren't even on their radar.

Carol Kaufmann: That's exactly right. And when local policies allow for enough housing, affordability improves. And as I learned from fire officials on the ground, it also creates more space to get safety right.

Giuliana Pence: Carol, thank you so much for being here today. I've learned a lot.

Carol Kaufmann: Happy to be here, happy to tell this story. Thanks for having me.

Giuliana Pence: And thanks for listening. Make sure you're subscribed to "After the Fact" wherever you get your podcasts to hear all of our latest episodes. For The Pew Charitable Trusts, I'm Giuliana Pence, and this is "After the Fact."