

I feel strongly that New Zealand is rapidly becoming a more unequal society, this change is happening within my lifetime, in front of my eyes. I find this very upsetting, as once inequality is entrenched it is very hard to reverse.

One of the chief markers of inequality is inequality of assets/material wealth. One of the key assets one can have in New Zealand is to own a house. Adequate housing is also an essential to ones health, both physical and mental.

New Zealand is currently in a terrible housing crisis. Demand for housing has outpaced supply and this has driven house prices to a frightening level. It doesn't take much imbalance in the supply vs demand ratio to drive up house prices. How can demand have increased so rapidly? Demand is (largely) based on population size vs housing stock. *A key factor in this is the rapid increase in migration in the last decades.* Immigration was allowed to continue at high rates without building more houses to house these new people.

As new migrants settle and want to have children, they will want to have a family home. Now there more and more people competing for housing stock which cannot keep up with demand. This has driven up house prices for both immigrants and for New Zealand born New Zealanders. For many people this either moves housing out of their reach, or leaves them with massive debt, or increases their rent, or means they have to stay in crowded houses, or sleep in emergency housing, or in their cars, or on the street.

Inequality will drive social problems for years to come of all kinds. It can be intergenerational and entrenched. We should do all we can to avoid it.

Until the housing crisis is improved, and inequality is reduced, and we don't have people forced to sleep in their cars because they can't afford to rent or own their own house I feel we should keep immigration to absolute minimum levels, we need to sort out our domestic mess before inviting more people in.

Addressing the housing crisis will be achieved through a rebalance in housing stock, more houses need to be built (state intervention if required to achieve this, we do not have to rely on the market) would allow more equality by making housing more affordable (a correction in the market). This can't be done if the population is constantly increasing ahead of what can be built to house them adequately.

If we do not get this right then the housing crisis, which has been caused by an imbalance of housing supply vs demand *which has been at least partially caused by immigration (on which you are consulting)* will continue to cause rising inequality. We should pause immigration until we have a better outcome for the New Zealanders already here, then review things.

Thank you.