I **strongly object** to the Villas Application and to the proposed changes to the Official Plan..

My comments are as follows:

In 1987 my wife and I purchased two adjacent lakefront properties in Muskoka, refurbished the original 1950s cottage on one property and built a new cottage and boathouse on the other. When we bought our properties, we understood and accepted that there were established zoning by-laws that restricted what we could do on our properties - one main cottage per lot, one secondary sleeping dwelling per lot, significant restrictions on boathouses, docks, setbacks and many other restrictions that have only tightened over the years. The last major changes to the zoning by-laws were clearly a major tightening of these restrictions. Commercial properties should respect the restrictions currently imposed on all property owners.

Over our 30 years as property owners in Muskoka, the number and size of new cottages on the three Muskoka Lakes has increased significantly as has the road, boat and even airplane traffic, the size, speed and noise of boats and the number of personal watercraft. Despite this, we still enjoy the beauty and quality of life in Muskoka. It is a treasured relief from the congestion of city life.

We pay very significant property taxes on our two properties (more than we pay in Toronto) and we also spend considerably more each year on personal and property expenses while at our cottage, all spent in Muskoka. As a group the lakefront residential property owners of Muskoka constitute a huge constituency and contributor to the Muskoka economy, community and tax base and their objections to the current proposal must taken into account.

We are now at a critical inflection point with the current Villas proposal and the proposal to change the Official Plan to allow existing resort/commercial properties to rebuild with numbers and densities of new residential units that are quite frankly staggering in comparison to their own past commercial amounts and especially in comparison to the current restrictions on lakefront residential properties set out in the existing zoning by-laws. These resorts should be for the originally intended commercial purposes i.e. available to the travelling public for short term use, not a sale of disguised personal residences. These proposals if passed would increase the residential lakefront density materially around the lakes, resulting in increased boat and road traffic/congestion, increased pollution and environmental damage, reduced property values for existing residential owners, especially if these new resort developments fail like many have in the

recent past, and irreversible material damage to the unique quality and appeal of Muskoka as we know it. So far we have heard no real rationale for the proposal that would make sense to the existing Muskoka lakefront residential property owners. The only rationale seems to be to bail out and/or enhance value for existing and future "resort" owners.

If commercially zoned properties are in the future permitted to sell properties as multiple "residences", there will be housing projects developed all over the 87 resort/commercial properties around the Muskoka Lakes including Villas, Legacy (formerly Lakeside), Touchstone (formerly Aston Villa Resort) and Village of Minett (area surrounding Cleveland's House), with many others already in the planning stages. If allowed, the Villas development and the changes to the Official Plan will change Muskoka as we know it forever.

The current proposals represent a "fundamental change" to the long established restrictions on commercial property use and to the rights of Muskoka residential lakefront property owners. As a matter of good governance, undertaking such a "fundamental change" must involve extensive communication and collaboration with, and buy-in by, the affected stakeholders. Neither of these has taken place. We also submit that any proposals for a "fundamental change" should be outlined in a politician's election platform so that voters can take this into account in making their decision on who they wish to represent them. You do not have a mandate currently from voters to proceed with these changes. As a result we strongly oppose the Villas application and the proposed changes to the Official Plan.