

## HEALTH RECRUITMENT PARTNERSHIP COMMITTEE

**VIA ZOOM**

**JANUARY 8, 2024**

8:30 a.m. The meeting convened with Councillor Baldwin-Sands, Chair, presiding.

### **ATTENDANCE**

#### Members

Councillor L. Baldwin-Sands, City of St. Thomas  
Councillor J. Couckuyt, County of Elgin  
Councillor G. Jones, County of Elgin  
Councillor T. McCaulley, City of St. Thomas  
Dr. C. Egbujuo, Family Physician  
Dr. K. Scott, Family Physician

#### Officials

Sandra Datars Bere, City Manager, City of St. Thomas  
Blaine Parkin, C.A.O., County of Elgin  
Cheryl Fish, Health Recruiter  
Uzo Ajogwu, Health Recruiter  
Taylor Mooney, Strategic Initiatives Manager, City of St. Thomas  
Matt Smale, Legislative Services Coordinator, City of St. Thomas

#### Regrets

A. DeVries, St. Thomas Elgin Home Builders Association  
S. Nolan, St. Thomas Elgin General Hospital

### **DISCLOSURES OF INTEREST**

Nil.

### **MINUTES**

Motion by Councillor Couckuyt - Jones:

THAT: The minutes of the December 4, 2023 meeting be confirmed.

Carried.

### **NEW BUSINESS**

Activity Report and Recruitment Projects - Health Recruiter - Appendix "A"

Ms. Fish and Ms. Ajogwu provided an overview of activities and recruitment projects for December 2023.

Ms. Fish advised that 35 people had participated in the "Home for the Holidays" luncheon at the Masonic Centre.

The members discussed feedback from scholarship recipients about challenges faced by Canadians students studying internationally who tried to return to Canada for placements or employment during or following their studies and about the seemingly high number of Canadians enrolled in their respective out of country medical schools.

The members discussed the costs associated with applying for placement in Canada by both Canadians studying out of country and local precepting physicians who accepted those students and the fact that these costs were not incurred by students studying and applying for placements locally.

The members were advised that the onboarding and transition process for Ms. Ajogwu continues.

### **NEW BUSINESS**

CONFIRMED \_\_\_\_\_ CHAIR

## HEALTH RECRUITMENT PARTNERSHIP COMMITTEE - 2

### Report - Proposed Health Recruitment Partnership Terms of Reference / Mandate Review *Appendix "B"*

The Health Recruiters recommended that a consultant be engaged and a list of stakeholders be developed to invite to a symposium to discuss the future of the Committee.

Dr. Scott advised that clinic hours for local physicians should be considered when scheduling and that the local M.P. and M.P.P. should be invited.

The City Manager advised that the survey or questionnaire could be developed to gather feedback from those stakeholders unable to attend the event in person.

The members discussed the week of February 5th to 9th, 2024 as a potential date for the symposium.

Motion by Councillor McCaulley - Jones:

THAT: The report on a proposed Terms of Reference/ Mandate Review for the Health Recruitment Partnership be received for information; and further,

THAT: A symposium be arranged for Committee members and stakeholders to attend a 3 hour session in February, 2024; and further,

THAT: A facilitator be engaged to review the current landscape, share the Partnership's successes, prepare reflection questions, share best practices from other organizations, and gather feedback from Committee members and stakeholders participating in the symposium to prepare a summarized report noting priorities.

Carried.

### Report - Request for Approval of Amended Incentive Grant for East Elgin Family Health Team *Appendix "C"*

The City Manager advised that the timelines in the proposed agreement remained similar to what was in a previous agreement with the East Elgin Family Health Team and that additional statements outlining how funding would be spent had been inserted.

Motion by Councillor Jones - McCaulley:

THAT: The report on the request for approval for the amended incentive grant for the East Elgin Family Health Team (EEFHT) be received for information; and further,

THAT: The Health Recruitment Partnership direct the City Manager to obtain the approval of City Council for the amended incentive grant agreement for EEFHT, as presented.

Carried.

### Report - Health Recruitment Partnership Endorsement of a Proposed "Discount to Build" Incentive Initiative *Appendix "D"*

The Health Recruiters advised that the proposed initiative would be in addition to the incentives already offered by the Committee and could include both housing or clinic space.

The members inquired whether there was any liability to the Partnership for endorsing the initiative.

The City Manager advised that the Partnership would be providing information only as part of its recruitment package and that participation in the initiative and the amount of incentive offered would be at the discretion of the physician and the selected homebuilder. She clarified that there would be no contractual relationship between the participants and the Health Recruitment Partnership relating to this initiative.

### **HEALTH RECRUITMENT PARTNERSHIP COMMITTEE - 3**

The members suggested that a listing of local realtors and builders also be included in recruitment packages.

Motion by Councillor McCaulley – Dr. Scott:

THAT: The report seeking Health Recruitment Partnership endorsement of a proposed “Discount to Build” incentive program be received for information; and further,

THAT: The Partnership endorse the creation of a Discount to Build incentive program as an addition to incentive options that will be shared by the HRP with prospective new physicians in the St. Thomas and Elgin Communities.

Carried.

Dr. Perera - Adjunct Professor at Schulich School of Medicine

Dr. Scott advised that Dr. Anusha Perera had been named an adjunct professor at the Schulich School of Medicine and that she could now provide placement to medical residents or students.

### **UNFINISHED BUSINESS**

Feedback from Physicians Involved in the Health Recruitment Program

The City Manager advised that this item would be addressed during the symposium and mandate review process.

### **NEXT MEETING**

The next meeting is scheduled for February 12, 2024.

### **ADJOURNMENT**

9:08 a.m. The meeting adjourned.

## Appendix "A"

### St. Thomas- Elgin Recruitment Committee

#### Update Report

December 2023

#### Activities:

- 1) We are pleased to advise that 35 individuals attended the Home for the Holiday lunch on Friday Dec. 22<sup>nd</sup>. This year it was held at the Masonic Centre on Fruit Ridge Line. The food was catered for by Kathy's catering. We received excellent comments from our recipients and guests. Many thanks to Lori Baldwin Sands who did an outstanding job of preparing the awards presentation and requesting gift cards and goodie bags. Thank you notes will be sent to the appropriate people and organizations. A couple of the recipients did prepare "Thank you" videos and these will be shared with the committee at our next meeting.
- 2) On boarding activities continue for Uzo Ajogwu as we arrange introductions to committee members and key stakeholders depending on their availability during the busy month of December. These introductions will ramp up in January as the transfer of duties and responsibilities for the various ongoing projects take place.
- 3) The suggestion to make one more effort to reach out to contractors who did not respond to the initial request was successful and we now have 6 contractors who will participate in a Discount to Build program. It is apparent that several of the contractors will require assistance with preparing a document to highlight their program. Uzo initiated a template and after some minor revisions this document can be shared with the contractors for them to include in a designated spot what they are offering as their discount to build incentive program. The template will be ready to share with the committee at our meeting in January.
- 4) During the month of December telephone conversations were held with 3 residents who will be looking for practice opportunities in June of 2024. A member of a FHO has decided to retire and an advertisement looking for a physician to take over his practice has been drafted. A conversation followed by a meeting took place with an existing local physician who is searching for opportunities to change the model that he is presently working under. Information is being obtained for this physician and options are being proposed. A discussion also occurred with a physician who would like to provide practice opportunities information to a physician presently practicing in Dubai. Our recent affiliation with the Southern Ontario Physician recruitment alliance (SOPRA) will be extremely helpful in providing accurate information on qualifications and immigration requirements.
- 5) Planning continues for the arrangement of a symposium to review the HRP's existing mandate with the opportunity to revise our Terms of Reference. Several facilitators have been approached. The target date of the last week of January and/or some time during the first week

of February has been proposed. We are looking for feedback from the committee and various stakeholders as to what dates would be convenient and who should attend. Please provide your feedback as soon as possible if any of the following dates will work for your schedule: Monday January 29<sup>th</sup>, Tuesday January 30<sup>th</sup> or Wednesday January 31<sup>st</sup> or Thursday February 1<sup>st</sup>., We would also like your feedback as to what time of day works best. We are looking forward to receiving your feedback at the HRP meeting on January 8<sup>th</sup> . More info will be provided in a report to the committee.

- 6) Uzo and I will be attending the McMaster recruitment fair on Monday January 15<sup>th</sup> and will also be participating in the Schulich (Western Universities) Family Medicine retreat on Saturday Feb. 3<sup>rd</sup> in Grand Bend.
- 7) Congratulations go out to Dr. Robinson and Dr. Bolzon on the birth of their new baby boy "Ian". A fruit basket was ordered and delivered to his office offering congratulations from the HRP committee.
- 8) An email was sent offering our Thanks for his service and congratulations to Dr. Mardell from the West Elgin CHC as he retires as of Dec. 31<sup>st</sup>. He has been replaced by Dr. Michelle Welch.

Submitted by Cheryl Fish-Health Recruiter-City of St Thomas-County of Elgin

## Appendix "B"

January 8<sup>th</sup> 2024

**Report to:** Health Recruitment Partnership Committee

**Subject:** Proposed HRP terms of Reference/Mandate Review

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### **Recommendation:**

**That:** A symposium be arranged for committee members and stakeholders to attend a 3-hour session on one of the following dates: January 29, 30<sup>th</sup>, 31<sup>st</sup> or Feb 1<sup>st</sup>, 2024; and

**That:** A facilitator be engaged to review the current landscape, share HRP's successes, prepare reflection questions, and share best practice from other organizations. Collect feedback and input from committee members and stakeholders participating in the symposium and prepare a summarized report noting the priorities.

### **Report:**

At the Dec. 4<sup>th</sup>, 2023, HRP committee meeting a report was approved that the HRP should move forward with undergoing a mandate review which might ultimately require the revision of their Terms of Reference. That report included a list of items to be considered and reviewed. Discussions have occurred with facilitators who have experience working with the HRP and recent experience working with municipalities.

### **Funding:**

The cost for the facilitator to attend, travel and prepare the summary would be approximately \$1,000.00-\$1,200.00 and can be covered from within the HRP budget.

### **Summary:**

The recruiter shall confirm the engagement of the facilitator once the HRP has determined a convenient date.

A list of stakeholders who should attend will be drafted from previous symposium events and revised based on suggestions from HRP members.

A venue will be determined and reserved once the date is confirmed. If there is a cost for the venue that cost is not included in the funding.

Depending on the time of day the event takes place, decisions need to be made regarding if food or just beverages should be provided, and this cost is also not included in the funding estimate.

HRP approval is requested to engage the services of a facilitator and to host a symposium as a way of obtaining input and determining future direction for the mandate of the HRP committee.

Respectfully submitted,

Cheryl Fish and Uzo Ajogwu, Health Recruiters

## Appendix "C"

January 8, 2024

**Report to:** Health Recruitment Partnership (HRP) Committee

**Subject:** Request for Approval of Amended Incentive Grant for East Elgin Family Health Team

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### **Recommendation:**

**THAT:** The report on the Request for Approval for the Amended Incentive Grant for the East Elgin Family Health Team (EEFHT) be received; and

**THAT:** The HRP direct the City Manager to obtain the approval of City Council for the Amended Incentive Grant Agreement for EEFHT, as presented

### **Report:**

The Health Recruitment Partnership has received a request from the East Elgin Family Health Team to use some of the funding provided in an incentive grant agreement executed in 2021, to secure the services of an international physician recruiter to attract international physicians to their East Elgin community locations.

At its meeting in December, 2023, the HRP indicated support for EEFHT to use up to \$33,000 of incentive grant funding currently held by the agency (\$66,000) to engage an international recruiter to support physician recruitment, consistent with the conditions for funding use in the 2021 agreement

The conditions for funding use are as follows:

1. Funds can be used only to pay for the fee, for this one time only, given that a potential recruit / physician has indicated interest. Should the recruit not be secured, it is expected that EEFHT would revert to using the funds for the purpose for which they were initially intended (renovations and/ or a direct incentive to any physician that they or the HRP may help to recruit).
2. The portion of the total grant that would be remaining cannot be used for any further purchase of service arrangements with the paid recruiter. It would be strongly recommended that EEFHT use these funds to incentivize another physician to join the Health Team through the current processes that are in place and supported by the HRP and its recruiter.
3. No additional incentive grant funds would be approved to be used for or by EEFHT to further incentivize any physician that might be recruited by the fee for service international recruiter.

Discussions with the EEFHT have occurred since the December HRP meeting and the EEFHT has expressed appreciation to the HRP for consideration of the alternative use of the funding. It has also indicated support for the conditions for the new use of funding as required by the HRP, as noted above.

The organization's efforts for recruitment have continued and EEFHT hopes to be able to share a positive update in the near future.

An Amended Agreement has been drafted (Attachment A) (to amend the original agreement signed on 7 April 2021) and has been reviewed by the EEFHT. It is being presented to the HRP seeking support to obtain City Council approval for execution.

**Financial Implications:**

Funding was previously provided to EEFHT in 2021. No additional funds are required to be provided to EEFHT at this time.

Respectfully submitted,

A handwritten signature in blue ink, appearing to read "Sandra Datars Bere".

Sandra Datars Bere  
City Manager



THIS **AMENDED** PHYSICIAN RECRUITMENT AGREEMENT (this “**Agreement**”) IS MADE IN TRIPLICATE ON THE        DAY OF        , 2024

BETWEEN:

THE CORPORATION OF THE CITY OF ST. THOMAS

(hereinafter called the “**Corporation**”)

- and -

The EAST ELGIN FAMILY HEALTH TEAM (EEFHT)

(hereinafter called “EEFHT”)

(hereinafter collectively called the “**Parties**” and individually a “**Party**”)

WHEREAS:

1. A shortage of family physicians exists in the County of Elgin, including the City of St. Thomas;
2. To address this need the Corporation and the County of Elgin have agreed to co-operate in an informal alliance known as the Health Recruitment Partnership;
3. The Health Recruitment Partnership wishes to initiate a recruitment method that will involve local physicians in attracting their peers to join them in the practice of medicine within Elgin County;
4. The Health Recruitment Partnership has authorized the Corporation to act as the administering municipality for the physician recruitment project;
5. In 2021, the Health Recruitment Partnership recommended, which the Corporation subsequently approved and executed, an agreement with the EEFHT in the amount of \$66,000 to recruit two physicians to work in the Aylmer community (Agreement dated April 7, 2021)
6. The EEFHT has endeavoured since that time to recruit physicians to meet the requirements of the funding agreement but has not yet been successful.
7. In January 2024, the EEFHT sought and received the Health Recruitment Partnership’s and the Corporation’s support to use a portion of previously allocated loan funds, (up to a maximum of \$33,000) to secure the services of a fee-for-service physician recruiter to conduct an international recruitment process to secure a physician for the EEFHT.
8. The Health Recruitment Partnership has confirmed that any remaining funds must be used by EEFHT to secure one additional physician, but not through the fee for service method.
9. The EEFHT wishes to enter this Agreement with the Corporation for these purposes;

NOW THEREFORE, in consideration of the premises and the payments and respective covenants hereinafter set forth, the Parties hereby agree as follows:

**A. TERM OF AGREEMENT**

1. This Amended Agreement shall commence on the date it is fully executed and, if not otherwise terminated hereunder, shall continue in full force and effect until:
  - a. all the covenants herein are fulfilled, or
  - b. the eighth anniversary of the original agreement commencement date of April 7, 2021whichever of these two events shall be the earlier to occur, (hereinafter called the “**Term**”).

**B. OBLIGATIONS OF THE EAST ELGIN FAMILY HEALTH TEAM**

1. Under this recruitment project, the EEFHT will facilitate the recruitment of two doctors to East Elgin, who are new to the community.
2. The EEFHT will be approved to use up to \$33,000 to secure the services of a fee-for service recruiter to support an international recruitment process to attract one doctor. EEFHT will be required to recruit an additional physician with the remaining loan funding (an amount equivalent to \$66,000 less up to maximum of \$33,000, which represents the amount spent on fee-for-service recruiter).
3. The recruited doctors will work for EEFHT in the East Elgin community.
4. The EEFHT will provide no additional HRP funding to any physician recruited to its organization through the fee-for-service process.
5. The EEFHT shall provide to the Corporation at regular intervals throughout the Term written reports summarizing the actual physician/medical service that has been provided and, if requested, the amounts of the loan that have been expended and retained on hand.

Such reports will be forwarded to the Corporation, to the Attention of the City Clerk, as follows:

- a. when 12 months have elapsed from the advance of the funds to the EEFHT, an initial summary;
  - b. each year, within 30 days after the anniversary date of the original Agreement;
  - c. reports at such further and other times as the Corporation may reasonably request information relating to this recruitment project or the loan under this Agreement.
2. Subject to Section C3, EEFHT agrees to repay the \$66,000.00 loan in full together with interest where applicable under the terms of this Agreement and will accordingly enter into a promissory note in form substantially similar to the promissory note set forth on Schedule A hereto, subject to the terms of this Agreement.
3. In addition to the above-mentioned reports provided by the EEFHT under this Agreement, once the conditions in Section C3(c) are satisfied the EEFHT will submit to the Corporation a specific claim with respect to the loan deduction for which he may qualify under Section C4 of this Agreement. The claim will briefly list the facts supporting the claim for the deduction.

## C. OBLIGATIONS OF THE CORPORATION

1. In consideration of the EEFHT fulfilling its covenants herein, the Corporation has previously lent (April 2021) and subsequently approves the continued lending to EEFHT the sum of Sixty-Six Thousand dollars (\$66,000).
2. Re-payment of the loan shall be subject to deduction as hereinafter set out but the loan shall otherwise be due and payable as follows:
  - a. for so long as the EEFHT is not in default under any of the terms of this Agreement the loan shall be interest free for the first 5 years of the Term, beginning April 7, 2021. In the event that any part of the loan remains outstanding on the 5<sup>th</sup> anniversary of this Agreement's original execution date, interest shall be payable thereafter unless waived by the Corporation;
  - b. the annual interest rate to be charged on the outstanding balance after the 5<sup>th</sup> anniversary shall be set and determined at the discretion of the Corporation but shall in no case be a rate greater than 3% above the variable reference interest rate per year declared by the Bank of Nova Scotia (the "**Prime Rate**") from time to time to be its prime rate for Canadian dollar loans made by Bank of Nova Scotia in Canada in effect as at the interest commencement date;
  - c. in the event of default at any time by EEFHT which it fails to remedy in accordance with this Agreement within 30 days of receipt of notice of such default from the Corporation, interest shall thereafter be payable at a rate which is 5% above the Prime Rate in effect as at the date the default is confirmed;
  - d. the entire balance of principal and interest, if any, shall be due for immediate repayment to the Corporation upon any termination of this Agreement before the end of the Term or in any case any balance that remains outstanding on the 8<sup>th</sup> anniversary of the original Agreement between the parties (April 7, 2021) shall thereupon be due and payable in full to the Corporation.
3. Deductions from the loan:
  - a. the original loan amount (\$66,000.00) shall be forgiven when the EEFHT confirms that it has successfully fulfilled the terms of this agreement.
  - b. for further specificity, the Corporation and the EEFHT agree that the loan shall be forgiven once all of the following conditions have been verified by EEFHT with respect to the claim that it is submitting:
    - i. Two physicians are carrying on a family medicine practices, and are accepting patients, at EEFHT location within East Elgin County;
    - ii. Both physicians have continuously carried on such practice on a full time basis for a period of forty eight (48) consecutive months
  - c. No later than 30 days after receiving from EEFHT a proper claim to forgive the loan, or no later than 30 days after receiving further particulars required by the Corporation, acting reasonably, for verification of such claim, the Corporation shall execute and provide to the EEFHT a formal release of indebtedness and waiver effectively and permanently forgiving the original loan advanced to the EEFHT under this Agreement.
4. Furthermore, the Corporation shall at any reasonable time(s) upon request from EEFHT provide to EEFHT a current accounting of its outstanding loan obligation including principal and interest, if any;

5. The Corporation agrees to provide reasonable feedback to the EEFHT regarding the Health Recruitment Partnership's satisfaction or dissatisfaction with the EEFHT's performance under this Agreement and, in particular, in the event that the Corporation or other members of the Health Recruitment Partnership have concerns, questions or requests for further information arising from any report submitted by the EEFHT under Section B herein, the Corporation will respond to the EEFHT within 30 days after receiving such report.

#### **D. FURTHER AGREED PROVISIONS**

1. Throughout this Agreement references to Elgin County include the City of St. Thomas and all other municipalities and communities geographically located within Elgin County.
2. Nothing shall preclude the EEFHT from repaying the outstanding balance of the loan in full to the Corporation at any time, thereby terminating this Agreement, provided that in such event interest shall be payable on the outstanding balance from the date of advance at the rate described in paragraph C.2 (b) herein.
3. The EEFHT acknowledges that the Corporation operates as a municipal government and agrees that this Agreement may be disclosed and made public at any time;
4. The EEFHT agrees to faithfully repay the loan, to the full extent required under the terms of this Agreement and specifically Section 3 above.
5. Any fraudulent, dishonest or deliberately misleading acts or criminal activity in connection with the subject matter of this Agreement shall be cause for immediate termination of this Agreement. Where any other breach or default arises hereunder the Party alleging such default shall give notice to the other Party, including details of the specific breach or default claimed. In the event that, within 30 days of thus receiving Notice of the alleged act or omission, there has been no remedy of the breach or default, nor satisfactory explanation disproving the allegation, this Agreement shall thereupon be terminated unless the Party which gave the notice elects not to so terminate.
6. Any notice or communication to be given by one party hereunder to the other shall be deemed to be well and sufficiently given and served if faxed / e-mailed or handed to the designated representative of either party or, if mailed, by prepaid registered mail addressed to the following addresses or such other address as a party may provide in writing to the other

In the case of the Corporation

The Corporation of the City of St. Thomas  
545 Talbot Street  
City Hall, P.O. Box 520  
St. Thomas, Ontario  
N5P 3V7  
Phone Number: (519)631-1680  
Fax Number: (519) 633-9019  
ATTENTION: City Clerk

In the case of the East Elgin Family Health Team (EEFHT)

The East Elgin Family Health Team  
141 Talbot Street West  
Aylmer, ON  
N5H 1K9

7. This Agreement shall not be assignable by the Corporation and the EEFHT's rights or obligations under this Agreement cannot be assigned, except if:
  - a) upon the specific written consent of the Corporation;
  - b) the proposed successor is, or is controlled by, a family medical practitioner; and
  - c) if the proposed successor is a corporation, consent of the Corporation will not be forthcoming, unless the principal owner(s) of the Corporation is/are an individual(s) who agree(s) to personally guarantee the performance and obligations described in this Agreement.
8. This Agreement shall enure to the benefit of and, be binding upon the Parties and the respective heirs, executors, trustees, personal representatives, permitted assigns or successors of the Parties.
9. The invalidity or unenforceability of any provision or covenant in this Agreement shall not affect the validity or enforceability of any other provision or covenant herein and any such invalid or unenforceable provision or covenant shall be deemed to be separate.
10. The East Elgin Family Health Team is an independent provider of services and is not a partner or agent of the Corporation. The EEFHT shall perform its obligations under this Agreement as an independent contractor of the Corporation. Nothing herein shall be deemed to constitute the EEFHT and the Corporation or one of the participants in the aforementioned "Health Recruitment Partnership" as partners, joint venturers, or principal and agent. The EEFHT including its staff or board members, has no authority to represent the Corporation as to any matters, except as expressly authorized in this Agreement. In no event will either Party's employees be considered agents or employees of the other Party. The Corporation is not responsible for withholding and paying the EEFHT or any of its physicians or staff any income taxes, employment insurance, or other amounts required by applicable laws to be deducted from payments made to employees.
11. This Agreement, along with the executed promissory notes constitutes the entire understanding, contract and agreement between the parties.
12. This Agreement cannot be amended or modified except by further written agreement mutually acceptable to and signed by both Parties.

EXECUTED at the City of St. Thomas, Province of Ontario, this \_\_\_\_ day of  
, 2024

THE CORPORATION OF THE  
CITY OF ST. THOMAS

\_\_\_\_\_  
Witness

Per: \_\_\_\_\_  
Joe Preston, Mayor

\_\_\_\_\_  
Witness

Per: \_\_\_\_\_  
Maria Konefal, City Clerk

EXECUTED at the City of St. Thomas, Province of Ontario, this \_\_\_\_ day of  
, 2024

THE EAST ELGIN FAMILY  
HEALTH TEAM

\_\_\_\_\_  
Witness (Signature)

\_\_\_\_\_

\_\_\_\_\_  
Witness (Signature)

\_\_\_\_\_

I / We have authority to bind the  
Corporation.

## Schedule A

### Promissory Note

For value received, the East Elgin Family Health Team (the "**Borrower**") hereby promises to pay to or to the order of The Corporation of the City of St. Thomas (the "**Corporation**") the principal sum of Sixty six thousand dollars (\$66,000.00) in lawful money (the "Principal") together with interest in accordance with the following:

- (a) for so long as the Borrower is not in default under any of the terms of the Physician Recruitment Agreement of even date with the Corporation (the "**Agreement**") this loan shall be interest free for the first 5 years of the Term. In the event that any part of the loan remains outstanding on the 5<sup>th</sup> anniversary of the Agreement, interest shall be payable thereafter unless waived by the Corporation;
- (b) the annual interest rate to be charged on the outstanding balance after the 5<sup>th</sup> anniversary (from the original agreement date of April 7, 2021) shall be set and determined at the discretion of the Corporation but shall in no case be a rate greater than 3% above the variable reference interest rate per year declared by the Bank of Nova Scotia (the "**Prime Rate**") from time to time to be its prime rate for Canadian dollar loans made by Bank of Nova Scotia in Canada in effect as at the interest commencement date; and
- (c) in the event of default at any time by the Borrower which he fails to remedy in accordance with the Agreement, interest shall thereafter be payable at a rate which is 5% above the Prime Rate in effect as at the date the default is confirmed.

The Borrower agrees that the entire balance of principal and interest, if any, shall be due for immediate repayment to the Corporation upon any termination of the Agreement before the end of the Term of the Agreement or in any case any balance that remained outstanding on the 8<sup>th</sup> anniversary of the Agreement shall thereupon be due and payable in full to the Corporation (original agreement date April 7, 2021).

The balance due under this Promissory Note shall be calculated in accordance with all applicable terms of the Agreement

#### Rider A

Reference is made to the Agreement for a full description of the terms and conditions upon which this Promissory Note is issued, all to the same effect as if the provisions of the Agreement were herein set forth. To the extent the provisions of this Promissory Note are inconsistent with the provisions of the Agreement, the Agreement shall govern. Capitalized terms used but not defined in this Promissory Note shall have the meanings specified in the Agreement.

IN WITNESS WHEREOF the Borrower has executed this promissory note this \_\_\_\_\_ day of \_\_\_\_\_, 2024.

EEFHT

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I/ We have authority to bind the corporation.

## Appendix "D"

January 8, 2024

**Report to:** Health Recruitment Partnership (HRP) Committee

**Subject:** HRP Endorsement of a proposed "Discount to Build" Incentive Initiative

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### **Recommendation:**

**That:** The report seeking HRP endorsement of a proposed "Discount to Build" Incentive Program be received; and

**That:** The HRP endorse the creation of a Discount to Build Incentive Program as an addition to incentive options that will be shared by the HRP with prospective new physicians in the St. Thomas and Elgin communities.

### **Report:**

In 2023, the HRP was approached by a representative from a local developer with a proposal to provide an incentive that would augment the HRP's current incentive initiative by providing a discount to new physicians recruited through the HRP program who might be looking to build a new home in St. Thomas or Elgin County. The HRP was interested in finding out more details and to determine if other local developers / home builders across the Elgin County community were interested in offering similar incentives.

The HRP suggested that the St. Thomas & Elgin Home Builders' Association, through its Executive Officer, Angela DeVries (a member of the HRP) reach out to members of the Association with an overview of the HRP's existing incentive fund and request if they would be interested in offering proposals which would provide incentives to new physicians .

A total of 12 members of the Home Builders' Association were contacted asking if they would be interested in partnering with the HRP to enhance our already existing incentive activities.

To date, four organizations have expressed an interest in participating.

There is no maximum to the number of developers who could participate in the proposed initiative. Recent discussions have indicated that there may be others who are interested in seeking additional information and support to devise their incentive offerings. Further engagement will occur those parties, and any others, to increase potential involvement in the initiative.

### **Proposal Options:**

All contractors are interested in providing a "Discount to Build" which could be offered as a percentage discount off the cost of building a new home or a lump sum discount off the purchase price of a home or other incentives.

### **Details/ Terms of the Incentives under the proposed "Discount to Build" program:**

The contractor's proposal will be available to a "New" physician starting a practice or taking over a retiring physician practice.



Contractors' proposals can commence as soon as an approved contract is in place between the Health Recruitment Partnership (currently the City of St. Thomas on behalf of the HRP and the new physician or at any time during the physician's return of service commitment through the HRP incentive grant (over the 4 years).

**Other considerations:**

Each developer/ home builder/ contractor providing the incentive will be solely responsible for advising new physicians of the details of their specific incentive offering. The details of these offerings may differ over time and will generally be determined through discussion between the physicians and the developer. Several of the contractors are willing to have their incentive offer apply to either the creation of residential (homes) or the creation of medical office/ clinic space. The HRP, neither its members nor the recruiters, will participate in the discussions between prospective developers or physicians.

An initial draft of a template has been devised to summarize the general philosophy on how each company operates their business and will also include a space for the individual company to enter its specific incentive proposal. This document will become a part of the discussion package presented by the HRP recruiter to new physicians when moving forward with commitments to set up or take over a family medicine practice in Elgin County.

**Next Steps:**

With HRP endorsement of the "Discount to Build" initiative, the HRP recruiters will move forward to share the template with the contractors who have committed to date and upon receiving their responses, include those documents/ information into that which will be shared with new physicians planning on setting up a practice or clinic in St. Thomas/ Elgin County. All participants will be asked to provide a time frame when they will have their templates completed and returned to the recruiter. The Home Builders' Association will be asked to provide their input prior to the document being included in the recruitment package. A sample of the template is attached.

**Funding:** The creation of and the inclusion of this template into the documents provided to new physicians who have committed to starting a new practice or taking over a retiring physicians practice in St Thomas and Elgin County will not have a significant or direct impact on the HRP budget.

The contractor will be required to update their proposal as necessary, and the recruiter will also ensure the proposals are current. A contractor can withdraw their proposal at any time and new contractors can decide to join by contacting the recruiter for a template.

HRP endorsement for the creation of the "Discount to Build" incentive initiative and use of a template for contractors to document their proposal as part of the "Discount to Build" program is requested.

Respectfully submitted,

Cheryl Fish & Uzo Ajogwu