

April 23, 2020

## Council Connections

Bridging Allegany, Garrett and Washington Counties



Tri County Council  
For Western Maryland

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### Dates to Remember

**TCCWMD Council Meeting**  
Wednesday, June 17  
Garrett County

### COVID-19 Quick Links

[Allegany County Chamber  
of Commerce](#)

[Garrett County Chamber  
of Commerce](#)

[Washington County Chamber  
of Commerce](#)

[Maryland Business Express](#)



U.S. Small Business  
Administration

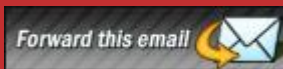
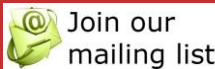
### **BEWARE of Scams and Fraud Schemes**

The Office of Inspector General recognizes that we are facing unprecedented times and is alerting the public about potential fraud schemes related to economic stimulus programs offered by the U.S. Small Business Administration in response to the Novel Coronavirus Pandemic (COVID-19). The Coronavirus Aid, Relief, and Economic Security Act (CARES Act), the largest financial assistance bill to date, includes provisions to help small businesses. Fraudsters have already begun targeting small business owners during these economically difficult times. Be on the lookout for grant fraud, loan fraud, and phishing.

Follow [this link](#) for complete details.

[Small Business Administration](#)

[USDA COVID-19 Federal Rural Resource Guide](#)



### Notice of Funding Availability

#### USDA Offers Temporary Payment Deferrals for the Community Facilities Direct Loan Program

The USDA program will temporarily allow borrowers with direct loans to request payment deferrals to assist those that are experiencing temporary cash flow issues due to the pandemic.

On a case-by-case basis, USDA will provide the option of principal and interest payment deferrals for up to one year due to hardship. The borrower must request any deferments from the Agency in writing.

For additional information, visit the notice by following [this link](#).

**Effective through September 30, 2020.**



### Emergency Grant Opportunities for Nonprofit Heritage Tourism Organizations

Has your Nonprofit heritage tourism organization been impacted by the COVID-19 Pandemic? The Maryland Heritage Areas Authority has opened up an emergency grant for nonprofits within the boundaries of a Certified Heritage Area who may have been impacted and are in need of funding to maintain operations.

#### How to Apply

Applications will be accepted on a rolling basis, and all applications received by the first of the month will be reviewed as a group. The first deadline for applications is May 1, 2020. Grants will be reviewed by a review committee and awarded by the Administrator of the Maryland Heritage Areas Program. Award decisions will be made by the 15th of each month until funds are exhausted.

#### Eligibility

Nonprofit heritage tourism organizations located within the boundaries of a Certified Heritage Area that are experiencing disruption of operations due directly to the economic implications and ramifications of the State of Emergency declared on March 5, 2020.

[Click Here to Apply](#)

**Save Small Business Fund  
U. S. Chamber of Commerce Foundation**



Small businesses are the foundation of our communities and our economy. Employing nearly half the American workforce, companies like yours keep our neighborhoods running and make them feel like home.

We know you're facing multiple challenges right now, and every dollar counts.

Funded by corporate and philanthropic partners, the Save Small Business Fund is a collective effort to provide \$5,000 grants to as many small employers as we can.

Follow [this link](#) for full details and to Apply.