



CITY OF FROSTBURG

# NEW BUSINESS WELCOME PACKET

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[WWW.FROSTBURGCITY.ORG](http://WWW.FROSTBURGCITY.ORG) • 301-689-6000

37 BROADWAY, FROSTBURG, MD • MONDAY - FRIDAY 8:00 AM - 4:00 PM





# WELCOME TO FROSTBURG

IT'S JUST COOLER HERE!

**Thank you for choosing to join our community. We're glad you're here!**

Dear Business Owner,

Thank you for looking to Frostburg as the place to start your new business! We love seeing new residents and businesses move here. We created this information packet to make your transition as smooth as possible. Our hope is that you enjoy operating your business here as much as we love living and working here.

The City of Frostburg is one of Maryland's best kept secrets - a hidden gem with abundant access to hiking and biking trails, a historic downtown district, year-round community events, and a vibrant arts & entertainment scene. We invite you to discover why "It's just cooler here!"



This packet contains general information about the area and services provided in the City. It also includes contact information for various organizations associated with small businesses and economic development.

- Frostburg history
- Demographics
- City government
- City utilities
- Allegany County Chamber of Commerce
- Events & recreation
- Business-related permits
- Community information & services
- Zoning map
- City Hall department contacts

We hope you take part in the many activities & events that occur in our City each year. Should you have any questions as you settle in, don't hesitate to visit us in person at City Hall, call us at 301-689-6000, or visit us online at [www.frostburgcity.org](http://www.frostburgcity.org). The City also posts community information and notices on our Facebook page: [www.facebook.com/FrostburgCity](http://www.facebook.com/FrostburgCity).

Thank you again for choosing our community.

Sincerely,

W. Robert Flanigan, Mayor of Frostburg

# OUR STORY

## A BRIEF HISTORY OF THE CITY OF FROSTBURG

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Contrary to the popular belief that Frostburg was named for its chilly climate, Frostburg's name pays homage to the Frost family, widely known as the city's earliest settlers. In 1811, Josiah Frost was one of a few large landowners in the region at the time a specific route was disclosed for the now-famous National Road, a passageway intended to carry crops and other raw materials to East Coast markets. Josiah quickly purchased a large tract of land along the route, and his son, Meshach, was tasked with laying out the Frost land development, informally known as Mount Pleasant. In June 1812, he brought his bride, Catherine Majers Frost, to reside in the log house he built on Lot 1, the current location of St. Michael Catholic Church in the heart of Downtown Frostburg. The Stockton Stagecoach Company began operations in the region in 1818, and in 1819, Meshach and Catherine rented their home to Mr. Stockton, who converted it to a tavern and inn known as Highland Hall. A cluster of taverns, smithies, and residential dwellings began to pop up on the surrounding lots, and thus Frostburg's downtown business district was born.

When mail service began in 1820, "Mount Pleasant" was re-named as "Frostburg" by the US Postal Service, although for many years thereafter, maps incorrectly identified the development as "Frost Town." The city was officially incorporated in 1878.

While the roadway continued to be a major travel corridor west for passengers, raw materials became easier to transport by railroad. Major coal interests at this time facilitated rail service west from Cumberland, and Frostburg was well positioned - at the intersection of the axis of coal reserves and the National Road - to serve as a center for mining activity throughout the rest of the 19th century and well into the 20th century.

By the early 1900s, 95% of the City's surface area was situated over deep mining tunnels, although most mine entry points were outside of the City limits. Miner families were interested in education and self-improvement. To this end, in 1898 the community raised funds to purchase parklands to allow the State to appropriate funds for a building to establish Maryland's second Normal School for teacher training. Old Main, completed in 1900, still exists and is actively used as part of the Frostburg State University campus.

From the beginning, Frostburg was an attractive community in which to raise children, and once raised - especially for those interested in becoming public educators - to attend college. In 1963, Frostburg State College came into being. As the State facilitated institutional growth, the State College became the centerpiece of Frostburg's economy, replacing extraction and transport of raw materials and overshadowing its regional market role and the older traveler-based economy. Local retail and service firms were able to thrive to serve both working families and the growing student market. This established the pattern that remains today: a local economy dominated by a combination of goods and services for bedroom community residents, students, and university staff, with a reliance on direct and indirect 'college town' jobs.





# FROSTBURG QUICK FACTS

## DEMOGRAPHICS & CITY GOVERNMENT

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### COMMUNITY PROFILE

Our tagline, "It's just cooler here!" winks at the town's "cool" name and reputation for snowy winters, but also references our unique people and places. The City is home to Frostburg State University, resulting in an upbeat college town with authentic, Appalachian small-town charm. The town is bursting with restaurants, retail stores, coffee shops, a bakery, a confectionary, a winery, and a historic theatre. Located right off I-68, Frostburg is less than 2.5 hours away from Baltimore, MD, Washington D.C., Pittsburgh, PA, and Harrisonburg, Va.

<b>Elevation:</b>	<b>2,070 feet</b>
<b>Size:</b>	<b>3.34 sq. miles</b>
<b>Location:</b>	<b>39°39'24"N 78°55'38"W</b>
<b>Zip code:</b>	<b>21532</b>
<b>Population:</b>	<b>7,027*</b>
<b>Median age:</b>	<b>24 years*</b>
<b>Education levels:</b>	<b>92.5% of population 25 years and older are high school graduates or higher. 40.4% of population 25 years or older have a bachelor's degree or higher*</b>
<b>Median home value:</b>	<b>\$149,000*</b>
<b>Area of parkland:</b>	<b>140+ acres</b>

\*Information used from most current sources but cannot be guaranteed

# CITY GOVERNMENT

## FROSTBURG'S ELECTED OFFICIALS

### YOUR CITY GOVERNMENT

Frostburg's City Council meetings are held at 7:00 PM on the third Thursday of each month. You can review agendas, watch video recordings of the Frostburg Mayor and City Council meetings, and sign up to receive agenda notices on our online meeting portal: [www.frostburgcity.civicweb.net](http://www.frostburgcity.civicweb.net). Public notices are posted at City Hall, located at 37 Broadway, as well as on our website and the City's Facebook page.

### MAYOR & CITY COUNCIL MEMBERS

**W. Robert Flanigan**

*Mayor*

**Donald L. Carter, Jr.**

*Commissioner of Finance*

**Nina Forsythe**

*Commissioner of Water, Parks and Recreation*

**Kevin Grove**

*Commissioner of Public Safety*

**Adam Ritchey**

*Commissioner of Public Works*

**THE NEXT MUNICIPAL  
ELECTION WILL BE HELD  
JUNE 4, 2024.**

### CONTACT INFO

Regular mail for Frostburg Mayor & City Council members can be sent to:

[Name of Mayor/Commissioner]

City of Frostburg

P.O. Box 440

Frostburg, MD 21532

If you need agenda or meeting information, please visit the online meeting portal, or contact the City Administrator, **Elizabeth Stahlman** ([estahlman@frostburgcity.org](mailto:estahlman@frostburgcity.org)), or by phone at 301-689-6000 ext. 101.



*Pictured L to R: Donny Carter, Nina Forsythe, Mayor Robert Flanigan, Kevin Grove, and Adam Ritchey*



# PLANNING & ZONING

## FROSTBURG PLANNING COMMISSION & BOARD OF ZONING APPEALS

### FROSTBURG PLANNING COMMISSION

The Planning Commission reviews site development and subdivision plans. They also oversee the drafting of the Frostburg Comprehensive Plan. The Frostburg Planning Commission meets on the second Wednesday of every month at 7 pm at City Hall, located at 37 Broadway. These meetings are open to the public. Project information must be submitted two weeks prior to the scheduled meeting date.

**Conrad Best, Chair**

Term expires: 11/19/2025

**Karen Krogh**

Term expires: 03/19/2029

**Ray Rase**

Term expires: 08/19/2026

**Adam Ritchey**

Term expires: ex officio

**Dr. Richard Russo**

Term expires: 7/20/2028

**Jeff Snyder**

Term expires: 8/18/2027

**Eric Stevens**

Term expires: 2/18/2028



### BOARD OF ZONING APPEALS

The Board of Zoning Appeals holds public hearings on an as-needed basis, during which individuals seek a special exception or a variance from the Zoning Ordinance. Please contact the Community Development staff if you have a project that may require a special exemption or variance. Board of Zoning Appeals members are appointed by the Mayor and Council and serve five-year terms.

**Tom Vogtman, Chair**

Term expires: 07/15/2024

**Constance Lyons Loucks**

Term expires: 07/19/2025

**Brian Alderton**

Term expires: 08/19/2024

**Kevin Wagoner**

Term Expires: 07/21/2024

**Julia Williams**

Term Expires: 12/25/2025

**Kitty Davis**

**(alternate member)**

Term expires: 03/16/2026

**CONTACT THE  
PLANNER FOR MORE  
INFORMATION**

**Jamie Klink**

301-689-6000 ext. 105  
jklink@frostburgcity.org

# HISTORIC DISTRICT

## FROSTBURG'S HISTORIC DISTRICT COMMISSION

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The City of Frostburg recognizes the importance of saving and protecting its historic resources. In 1975 the City Council passed the ordinance which established the Frostburg Historic District Commission to safeguard and preserve the rich heritage of the City by protecting historic properties in the downtown and residential neighborhoods. The Commission administers the regulations set forth in the Zoning Ordinance and consists of five members appointed by the Mayor and City Council for three-year terms.

This Commission's mission is to preserve the City's heritage, stabilize and improve property values, and strengthen the local economy. The Historic District Commission seeks to provide assistance in preserving architecturally significant properties and to focus attention on the community's history. These cultural resources serve as visible reminders of the City's history and help to maintain and enhance the livability of the community. Preservation efforts also contribute to the economic development and vitality of Frostburg, fostering a sense of civic pride and an appreciation of the heritage among its citizens.

The Commission meets on the second Monday of every month at 6:00 pm at City Hall. To obtain a Historic District Commission Certificate of Approval for your project, please contact Jamie Klink at [jklink@frostburgcity.org](mailto:jklink@frostburgcity.org) to begin the process. Completed applications must be submitted two (2) weeks prior to the scheduled meeting date.

**Dawn Hein, Chair**

Term expires: 06/15/2026

**Dr. Joseph Hoffman, Vice Chair**

Term expires: 06/15/2026

**Maureen Brewer**

Term expires: 05/19/2025

**William Determan**

Term expires: 06/21/2024

**Robert Rephan**

Term expires: 07/20/2026

**Daniel Filer  
(alternate member)**

Term expires: 09/16/2024





### **BILLS & PAYMENT METHODS**

The City of Frostburg is responsible for providing the water, wastewater (sewer), and trash services for the residents and businesses within City limits, as well as water service to nearby residential developments in unincorporated Allegany County. Our bills are mailed quarterly from the Frostburg post office (Please note that customers using >50,000 gallon per month over the previous four quarters have the option to be billed monthly). Payment is due 30 days from the date of billing. If you do not receive your bill, please call us at 301-689-6000.

When a property transfers to a new owner, a final reading should be obtained for a clean switch of water and sewer usage. All City utilities are kept in the owner's name. Renters are encouraged to communicate with their landlords and contact the Finance Department at City Hall to request a bill copy. Please visit [www.frostburgcity.org/finance](http://www.frostburgcity.org/finance) for more details.

### **UTILITY PAYMENT OPTIONS**

In addition to paying by check, cash, or credit card at City Hall, the following payment options are provided for the customer's convenience to help ensure on-time payments and access to accounts.

#### **UTILITY AUTO PAY FORM**

The easiest way to pay your City utility bill! The amount of your bill is automatically drafted from your bank account near the due date. Visit the Finance page on the City's website and click the "Utilities" tab to download the auto-pay authorization form.

E-Billing is also available. Please email [cityhall@frostburgcity.org](mailto:cityhall@frostburgcity.org) with the utility account number, address, and email address you'd like to sign up using.

#### **ONLINE PAYMENTS**

This service allows you to use your credit/debit card or an e-check to pay your City tax and utility bills. E-checks have no customer fee. Debit/credit/prepaid cards have an additional fee of 2.95% if used online or in person for taxes and utilities. Only one online payment can be pending at a time. Please allow 2-3 business days between online payments.

# CITY UTILITY RATES

FROSTBURG, MARYLAND

## WATER RATES

WATER CONSUMPTION	<u>IN CITY CUSTOMERS</u>
0-50,000 gallons per billing.....	<b>\$6.21/1,000 gallons</b>
50,001 gallons per billing and over.....	<b>\$11.88/1,000 gallons</b>

WATER CONSUMPTION	<u>INDIVIDUAL CUSTOMER ACCOUNTS OUTSIDE CITY</u>
0-50,000 gallons per billing.....	<b>\$9.32/1,000 gallons</b>
50,001 gallons per billing and over.....	<b>\$17.82/1,000 gallons</b>

	<u>BULK DELIVERY TO ALLEGANY COUNTY</u>
All water consumption.....	<b>\$3.97/1,000 gallons</b>

## SEWER RATES

BILLED BASED ON WATER CONSUMPTION	<u>ALL CUSTOMERS</u>
0-50,000 gallons per billing.....	<b>\$11.80/1,000 gallons</b>
50,001 gallons per billing and over.....	<b>\$15.25/1,000 gallons</b>

## WATER SURCHARGE

Surcharge per unit or equivalent	
In-City Frostburg customers.....	<b>\$8.30/month or \$24.90/quarter</b>
Out of City customers.....	<b>\$8.30/month or \$24.90/quarter</b>
County customers except Eckhart.....	<b>\$8.30/month or \$24.90/quarter</b>
County customers - Eckhart.....	<b>\$2.96/month or \$8.88/quarter</b>

## CSO (COMBINED SEWER OVERFLOW) SURCHARGE

Surcharge per unit or equivalent.....	<b>\$7.00/month or \$21.00/quarter</b>
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## GARBAGE RATES

Residential customers.....	<b>\$47.00 per unit per quarter</b>
Recycling credit**.....	<b>\$9.00 per quarter</b>

\*\*Requires enrollment with Burgmeier's Hauling



For full details on Real Estate Taxes and Business Personal Property Taxes, please refer to the City's website at [www.frostburgcity.org/finance](http://www.frostburgcity.org/finance) and click the blue tabs on the left side of the screen for Real Estate Taxes and Business Personal Property Taxes.

## REAL ESTATE PROPERTY TAXES

All real estate parcels within the City limits of Frostburg are **billed for real estate taxes by both the City of Frostburg and Allegany County**. The taxes are billed for the fiscal year of July 1 through June 30 and are based on an assessment provided by the State of Maryland's Department of Assessments and Taxation. Real estate tax revenue of the City of Frostburg provides about half of the funding for general government operations. This includes functions such as Public Safety, Parks and Recreation, street repairs and maintenance, snow removal, and community development initiatives. If a real estate tax bill is not received by August 10, please contact the Finance Department. For mortgages, please forward the bill to the mortgage company for accurate escrow amounts and to ensure it is paid in a timely manner.

## BUSINESS PERSONAL PROPERTY TAX

All businesses within Frostburg City limits are subject to personal property taxes by both the City of Frostburg and Allegany County. The taxes are billed based on the certified assessment provided by the State of Maryland's Department of Assessments and Taxation. Those assessments are based on the Business Personal Property return filed with the State of Maryland for personal property owned as of December 31 of the prior calendar year.

# BUSINESS LICENSES & PERMITS

FROSTBURG, MARYLAND

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## BUSINESS LICENSES & PERMITS

Every business needs one or more federal, state, or local licenses or permits to operate. Licenses can range from basic operating licenses to very specific permits (e.g. environmental permits), depending on your business needs. The following are common types of local permits and licenses.

***Business License:*** The City of Frostburg requires that all organizations conducting business within City limits to have a business license. To obtain a business license, contact the **Allegany County Circuit Court** at 301-777-5922.

***Sign Permit:*** A sign permit may be required before erecting a new sign. Section 7 of the City's Zoning Ordinance lays out the requirements for signs installed within City limits.

***Building Permit:*** A building permit may be required if you are constructing or conducting a renovation that alters the structural makeup of the building, particularly for commercial use.

***Use & Occupancy Permit:*** A Use & Occupancy permit must be issued before opening your business to the public. At minimum, prospective business owners must provide a copy of their business license, a passing inspection report from the Office of the State Fire Marshal, and copies of any relevant licensure. Call the **Office of the State Fire Marshal** at 301-729-5540 to schedule an inspection.

***Food Facility Permit:*** The State of Maryland requires that all food service facilities receive a review from the Allegany County Health Department prior to beginning food service. To obtain a food facility permit, contact the **Allegany County Health Department** at 301-759-5000.

***Liquor License:*** A liquor license will allow you to serve alcohol at your new business. To inquire about liquor licensing, contact the **Allegany County Board of License Commissioners** at 301-424-6485.

**For more information on permitting, contact the Planner,  
Jamie Klink, at 301-689-6000 ext. 105.**

# BUSINESS OPERATIONS & PLANNING

WHEN DO YOU NEED TO COME SEE US AT CITY HALL?

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## **SIGNAGE**

There are some signs that require a permit before they are allowed to be erected, and some that also require a certificate of appropriateness from the Historic District Commission.

### **DO I NEED A SIGN PERMIT?**

Yes, for any new business sign that is not temporary. Additional permissions from the State Highway Administration may be necessary if your business is located on Main Street.

### **WHAT IF I'M JUST REPLACING AN EXISTING SIGN WITH MY OWN LOGO?**

This is considered relettering and does not require a sign permit or Historic District Approval prior to installation as long as the sign footprint does not change.

### **DO I NEED A CERTIFICATE OF APPROPRIATENESS?**

If your business is located in the Historic District and is not of a temporary nature, you will need to obtain an Administrative Approval from the Historic District Commission prior to the installation of the sign.

## **HOME-BASED BUSINESSES**

The rules governing a home business can be found in section 8.1 of the City's Zoning Ordinance.

## **BUILDING**

Any of the following projects require a building permit:

- New Construction
- Major Renovations
- Decks
- Fences
- Demolition
- Grading
- Sheds
- Additions
- Swimming Pools

## **ZONING**

Certain commercial & industrial uses are only allowed in certain parts of the City. A zoning review will be performed by the City Planner upon receipt of an application for a business Use and Occupancy permit.



# EMERGENCY SERVICES

KEEPING OUR COMMUNITY SAFE

## FROSTBURG POLICE DEPARTMENT



For emergencies, call 911. Call the non-emergency dispatch line at 301-689-3000 to have an officer dispatched to your location. Visit the Frostburg Police Department online at [www.frostburgcity.org/police](http://www.frostburgcity.org/police), or follow them on Facebook at [@FrostburgPolice](https://www.facebook.com/FrostburgPolice) for regular updates and public safety announcements.

## FROSTBURG FIRE DEPARTMENT

The Frostburg Fire Department is a volunteer-run fire department who serves the Frostburg area and provides fire, EMS, haz-mat, and rescue services. The FFD operates two stations in Frostburg: the Price Station and "Station 2".



### **Price Station**

75 S. Water Street  
Frostburg, MD 21532

### **Station 2**

298 E. Main Street  
Frostburg, MD 21532

### **Phone:**

301-689-8444

### **Website:**

[www.frostburgfd.com](http://www.frostburgfd.com)

### **Email:**

[frostburgfd@frostburgfd.com](mailto:frostburgfd@frostburgfd.com)

# CITY HALL CONTACTS

WE'RE HERE TO ASSIST YOU!



**Elizabeth Stahlman**  
*City Administrator*  
301-689-6000 ext. 101  
estahlman@frostburgcity.org



**Bethany Fife**  
*Director, Community Development Dept.*  
301-689-6000 ext. 110  
bfife@frostburgcity.org



**Jamie Klink**  
*Planner*  
301-689-6000 ext. 105  
jklink@frostburgcity.org



**Jay Hovatter**  
*Code Enforcement Officer*  
301-689-6000 ext. 109  
jhovatter@frostburgcity.org



**Mary Gracie**  
*Rental Housing Program Coordinator*  
301-689-6000 ext. 112  
mgracie@frostburgcity.org



**Elaine Jones**  
*Director, Finance Dept.*  
301-689-6000 ext. 103  
ejones@frostburgcity.org



**Trevor Sisler**  
*Staff Accountant*  
301-689-6000 ext. 106  
tsisler@frostburgcity.org



**Deborah Heath**  
*Administrative Services Representative*  
301-689-6000 ext. 100  
dheath@frostburgcity.org



**Lydia Claar**  
*Project Manager*  
301-689-6000 ext. 113  
lclaar@frostburgcity.org



**Brian Vought**  
*Director, Parks & Recreation Dept.*  
301-689-6000 ext. 108  
bvought@frostburgcity.org



**Hayden Lindsey**  
*Director, Public Works Dept.*  
301-689-6000 ext. 104  
hlindsey@frostburgcity.org



**Emily Weber**  
*Public Works Assistant*  
301-689-6000 ext. 111  
eweber@frostburgcity.org

# SPECIAL FUNDING OPPORTUNITIES & TAX CREDITS

INCENTIVES FOR BUSINESSES

## ENTERPRISE ZONES

These were created to encourage businesses to stay, locate, or expand in depressed areas to revitalize them. Common subsidies that businesses located in these zones may qualify for include: property tax abatements, investment tax credits, job creation tax credits, inventory tax exemptions, and other various incentives.

**MORE INFO AT [COMMERCE.MARYLAND.GOV/FUND/PROGRAMS-FOR-BUSINESSES/ENTERPRISE-ZONE-TAX-CREDIT](http://COMMERCE.MARYLAND.GOV/FUND/PROGRAMS-FOR-BUSINESSES/ENTERPRISE-ZONE-TAX-CREDIT)**

## OPPORTUNITY ZONE

This program provides federal tax incentives to private investors to encourage long-term investments into low-income census tracts, one of which exists in Frostburg.

**MORE INFO AT  
[DHCD.MARYLAND.GOV/PAGES/OZ/OPPORTUNITYZONES.ASPX](http://DHCD.MARYLAND.GOV/PAGES/OZ/OPPORTUNITYZONES.ASPX)**

## ARTS & ENTERTAINMENT DISTRICT

Potential property, income, admission & amusement tax incentives/exemptions exist for qualified residing artists and/or arts & entertainment enterprises within the district.

**MORE INFO AT  
[MSAC.ORG/PROGRAMS/ARTS-ENTERTAINMENT-DISTRICTS](http://MSAC.ORG/PROGRAMS/ARTS-ENTERTAINMENT-DISTRICTS)**

## HISTORIC TAX CREDITS

This credit allows owners of certified historic properties to earn a state income tax credit on qualified rehabilitation expenditures.

**MORE INFO AT [MHT.MARYLAND.GOV/TAXCREDITS.SHTML](http://MHT.MARYLAND.GOV/TAXCREDITS.SHTML)**

## HUBZONE

Businesses located in a Hubzone are given preferential consideration when competing for certain government contracts.

**MORE INFO AT [WWW.SBA.GOV/FEDERAL-CONTRACTING/CONTRACTING-ASSISTANCE-PROGRAMS/HUBZONE-PROGRAM](http://WWW.SBA.GOV/FEDERAL-CONTRACTING/CONTRACTING-ASSISTANCE-PROGRAMS/HUBZONE-PROGRAM)**

## REHABILITATION OF COMMERCIAL STRUCTURES TAX CREDIT

There is a property tax credit available for the rehabilitation of existing commercial structures in which a qualifying investment is made. A "qualifying investment" has the purpose of bringing the structure into compliance with current building codes relating to safety or accessibility. This includes elevators, fire suppression systems, means of ingress and egress, or architectural and/or engineering services related to installation or rehabilitation of these features. The investment cannot be less than \$250,000, and the tax credit must not exceed 50% of the qualified investment.

**FOR MORE INFORMATION, CONTACT ELAINE JONES AT 301-689-6000, EXT. 103.**

# FROSTBURG EVENTS & RECREATION

OPPORTUNITIES FOR BUILDING COMMUNITY

Frostburg is home to a wide variety of fun, active, and family-friendly events. For event information, recreation opportunities, shopping, food, and hotels, please visit [www.downtownfrostburg.com](http://www.downtownfrostburg.com).

Some of our annual events include:



**January:** Cocoa Crawl

**February:** Fall in Love with Frostburg (Valentine's Day promotion)

**March:** Shamrock Shuffle

**April:** Spring Arts Walk

**May:** Beautify the Burg, Farmer's Market begins (Held every Friday, mid-May to mid-October)

**June:** Wellness Weekend

**July:** Derby Day, Pirates Ahoy!

**August:** Pig Out in the Park, Savage Mountain Punk Festival, Cruisin' Main Street

**September:** FSU Block Party, Western Maryland Beverage Festival, Dog Splash, FSU Appalachian Festival, Frostoberfest

**October:** Fall Arts Walk, FSU Homecoming Weekend, Halloween Parade

**November:** Winter Market begins (Held on the 1st & 3rd Saturdays), Small Business Saturday, Frostburg Tree Lighting

**December:** Storybook Holiday





# GET INVOLVED

LOCAL RESOURCES FOR SMALL BUSINESSES

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## FROSTBURGFIRST

**FrostburgFirst** is a designated Maryland Main Street revitalization organization responsible for providing economic development opportunities within the context of historic preservation to traditional downtowns.

MORE INFO AT [WWW.DOWNTOWNFROSTBURG.COM](http://WWW.DOWNTOWNFROSTBURG.COM)



## ALLEGANY COUNTY CHAMBER OF COMMERCE

The **Allegany County Chamber of Commerce** is a business association of nearly 400 members, from sole proprietorship to large corporations and non-profits.



MORE INFO AT [WWW.ALLEGANYCOUNTYCHAMBER.COM](http://WWW.ALLEGANYCOUNTYCHAMBER.COM)



## MARYLAND SMALL BUSINESS DEVELOPMENT CENTER WESTERN REGION



The **Western Region of Maryland's SBDC** program offers training classes that teach small business owners what they need to do to start and grow small their own small business.

MORE INFO AT [WWW.MARYLANDSBDC.ORG/LOCATIONS/WESTERN-REGION](http://WWW.MARYLANDSBDC.ORG/LOCATIONS/WESTERN-REGION)

# STAY CONNECTED

KEEP UP WITH WHAT'S HAPPENING AROUND TOWN

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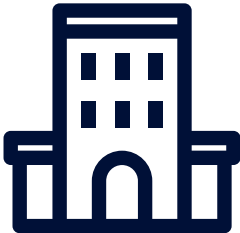
## CALL US

301-689-6000



## WRITE US

P.O. Box 440  
Frostburg, MD 21532



## VISIT US

37 Broadway  
Frostburg, MD 21532



## FOLLOW US

@frostburgcity

Find more information at  
[www.frostburgcity.org](http://www.frostburgcity.org).