The Seam That Binds

Building On What We Love

A White Paper
on the
Town of North Beach,
Maryland

prepared by

Elizabeth N. Lawton

Mayoral Candidate

September 14, 2026

Authority: Abigail Francisco, Treasurer,
PO Box 221, North Beach, MD 20714
North Beach Town Code § 47-11

Disclosure

A Note on Scope and Method

The Seam That Binds is an independent White Paper prepared by Elizabeth N. Lawton, a candidate for Mayor of North Beach and former Town Council Member (2018–2022). Her candidacy and interest in the matters examined are disclosed here. The paper is not an official publication of the Town of North Beach.

The paper does not follow a prescribed governmental White Paper format. Its structure follows the question being examined. Individual chapters examine different subjects through the governing sequence used throughout this paper: ***Adoption*** → ***Authority and Ownership*** → ***Written Record*** → ***Funding and Execution*** → ***Accountability.*** The Register then brings those examinations together to identify what the record establishes, what remains unresolved, and what requires further verification.

The paper relies on publicly available records, adopted plans, governing documents, budgets, reports, and other identified sources. It does not claim that the public record contains every fact relevant to every decision examined. Where the available record establishes a fact, the paper identifies it. Where the record does not establish an answer, the question remains unresolved. Absence from the records reviewed does not, by itself, establish that an action did not occur or that a record does not exist.

Table of Contents

Introduction 5
How to Read This Paper 8
Environmental Record 10
- Overview 10
- Part One: The record the Town has built 11
- Part Two: Where that record stops 12
- Part Three: The southwest corner, and erosion at San Francisco by the Bay 13
- Part Four: The north end, and marsh loss already measured 14
- Part Five: Energy commitments, and the continuing program question 15
- Part Six: What is not measured 16
- Part Seven: A correction to the wetlands record 16
- Part Eight:What the adopted Budget shows 17
- Part Nine: Open questions 18
- Bottom Line 19
- Sources 20

Historic Record 22
- Overview 22
- Part One: The authority the Town already holds 23
- Part Two: Where the authority stops 24
- Part Three: The demolition question 25
- Part Four: Design standards and the record of review 25
- Part Five: Survey, inventory, and the 1996 integrity finding 26
- Part Six: The history that survives outside buildings 27
- Part Seven: What the adopted Budget shows 28
- Part Eight: What designation changes 29
- Part Nine: Open questions 29
- Bottom Line 30
- Sources 32

What Gets Maintained 34
- Overview 34
- Part One: The notice a resident gets 35
- Part Two: The waterfront a resident encounters 37
- Part Three: The memorial benches 38
- Part Four: When one Town activity meets another 39
- Part Five: When a resident reports a condition 39
- Part Six: What the Budget does and does not establish 40
- Part Seven: From inside the government to outside the counter 41
- Part Eight: Open questions 42
- Bottom Line 43
- Sources 45

What a Household Pays 46
- Overview 46
- Part One: What the bill is made of 47
- Part Two: How the rate structure changed 47
- Part Three: What the Town studied 50
- Part Four: The household's total obligation 51
- Part Five: Where the money goes 52

Part Six: What a household can and cannot check 53
Part Seven: Closing the loop 54
Part Eight: Open questions 56
Bottom Line 57
Sources 58
Comprehensive Plan and Annual Budget 60
Overview 60
Part One: What the two documents actually are 61
Part Two: What the law requires, and what it does not 62
Part Three: Where the Plan reaches toward the Budget 63
Part Four: How the Budget establishes priorities 64
Part Five: What the capital record shows 65
Part Six: How a capital dollar is shown in the record 67
Part Seven: The implementation record 68
Part Eight: The scale of an adopted commitment 69
Part Nine: Open questions 70
Bottom Line 71
Sources 72
The Boardwalk Benches 74
Overview 74
Part One: What the Annual Budget establishes 75
Part Two: What the memorial bench record establishes 76
Part Three: Where maintenance and ownership meet 77
Part Four: The lesson in one bench 78
Part Five: What this Examination does not establish 79
Part Six: The Seam made visible 80
Bottom Line 81
Sources 81
The Register 82
Part One: Reading the Register 82
Part Two: Adoption 83
Part Three: Authority and Ownership 84
Part Four: Written Record 86
Part Five: Funding and Execution 87
Part Six: Accountability 89
Part Seven: What the Register Shows 90
Part Eight: What the Register Does Not Answer 91
Bottom Line 91
Closing 93

Introduction

What do I mean by The Seam That Binds? How does it relate to someone with a stake in the Town of North Beach, now and in the future? Answers to those two questions are worked out in the following pages. However, for now, here's the short version.

North Beach governs through two distinct but connected lanes.

The Town Council (Council) acts in the legislative lane. Council adopts ordinances and resolutions, establishes policy, approves budgets that authorize expenditures, and makes decisions on behalf of the Town.

The Mayor acts in the executive lane. The Town Charter designates the Mayor as the Chief Executive Officer and head of the administrative branch of Town Government. That authority carries adopted decisions into operation by assigning responsibility, directing work, maintaining the records of what was done, and administering the resources authorized for that purpose.

Neither lane substitutes for the other. Both are necessary in a system of checks and balances.

Between an adopted decision and an accomplished result is a series of steps that connects the two: ***Adoption*** → ***Authority and Ownership*** → ***Written Record*** → ***Funding and Execution*** → ***Accountability***

This is the Seam.

Adoption establishes what the Town has decided to do. Authority and ownership establish who is responsible for carrying the decision forward. The written record preserves the decision, assignment, and subsequent action so that the work can survive changes in personnel and Administrations. Funding and execution provide the means and action necessary to accomplish the adopted decision. Accountability closes the loop by allowing the Council, Administration, and the public to determine what happened, what remains unfinished, and what comes next.

When that sequence holds, the government can move seamlessly from decision to doing.

When one of those connections is missing, an adopted action can remain perfectly valid while never becoming fully operational.

That distinction matters.

A Council vote may approve an action without identifying who owns the next step. An ordinance may establish authority without the administrative action needed to activate it. Work may be performed without leaving a sufficient written record of what was done or why. A plan may identify a need without creating a route into the capital budget. In each instance, the adopted instrument remains. What is missing is the connection that carries the adopted action forward.

A functioning Seam matters very much in this White Paper's examinations. Where the connections hold, the record allows a decision to be followed from adoption through responsibility, documentation, funding and execution, and finally to accountability.

One examination in this paper, What a Household Pays, serves as that control. The examination asks what can be learned when the governing sequence works, and whether the accomplished result is clear to the people who experience it: the households who pay for it.

This paper examines both: where the Seam holds, and where it does not.

The White Paper conducts six examinations that differ in subject, scale, and consequence. Together, they test the Seam across environmental work, historic preservation, everyday administration, household obligations, long-range planning and budgeting, and one familiar public asset.

Taken together, they allow a different question to be asked.

Not simply, ***"Was something adopted?"***

But, ***"What happened next?"***

That second question is a driving purpose of *The Seam That Binds: Adopted Does Not Mean Accomplished*.

The issue examined here is not whether North Beach possesses plans, laws, policies, budgets, or capable people. The public record shows that it does. The issue is whether the connective tissue between adoption and accomplishment is sufficiently clear. Are the steps that validate and verify the Town's decisions assigned, documented, funded, executed, and accountable enough to carry those decisions forward over time, and across Administrations?

Legacy Conditions

The record also makes clear that these conditions do not belong to a single Administration, Mayor, Council, or moment in time. They accumulated across years, governing terms, and changing officeholders. Some were inherited, some continued, and some were left unresolved by people who themselves inherited them. The pattern is therefore better understood as a **legacy condition of the institution**, rather than an attribution of fault to any one person or governing body.

That distinction matters because the purpose of identifying the Seam is not to assign blame for where it may seem broken. The intention is to make those connections visible enough that the next Administration can repair the Seam and leave a stronger governing structure for the ones that will follow.

Governing capacity depends on sustaining those connections.

And that is the Seam.

How to Read This Paper

This paper examines a simple governing question: **What happens after the Council adopts something?**

The Introduction defines the Seam as connected steps: ***Adoption → Authority and Ownership → Written Record → Funding and Execution → Accountability***

The first six chapters examine the Seam across different areas of Town Government. Chapter Six changes the lens by following the same governing questions through one familiar public asset that residents and visitors can see and experience for themselves. Chapter Seven, The Register, brings the six examinations together. The Register identifies what the public record establishes, what remains unresolved, and what must ultimately be verified from inside Town Hall.

The Closing then returns to the larger question raised by the paper: what these findings mean for governing North Beach now, and for the responsibility inherited by the next Administration.

- **Chapter One, Environmental Record,** examines environmental and resilience work. The examination shows both what North Beach can accomplish when responsibility, funding, execution, and follow-through remain connected, and what becomes harder to trace when those connections weaken.
- **Chapter Two, Historic Record,** examines the Town's historic-preservation framework and asks what happens when adopted authority and earlier institutional work are no longer clearly visible in current operations.
- **Chapter Three, What Gets Maintained,** moves from plans and ordinances into everyday administration. The chapter examines whether residents, staff, and future Administrations can determine the standards, responsibilities, and procedures governing ordinary Town services and assets.
- **Chapter Four, What a Household Pays,** provides a point of comparison. The governing sequence is substantially visible: rates were studied, decisions were made, charges were adopted, and the system operates. The remaining question is whether the public can clearly understand the complete household obligation.
- **Chapter Five, Comprehensive Plan and Annual Budget,** examines the largest governing connection in the paper: how adopted long-range priorities become funded priorities, and whether the public record allows that movement to be followed.
- **Chapter Six, The Boardwalk Benches,** examines one small public asset across budgets, maintenance responsibilities, contracts, donor expectations and public records. The question is whether the continuing responsibility for the asset can be followed beyond the original decision, transaction or Administration.
- **Chapter Seven, The Register,** brings the six examinations into one view. The dominant question asks whether the same breaks in the Seam recur across otherwise unrelated subjects, what the record establishes, and what remains to be determined.
- **Closing** returns to the larger question raised by the paper. The Closing considers what the record means for governing North Beach as it exists today, and the responsibility the next Administration inherits for connecting adopted priorities to accomplishment.

A few terms are used precisely throughout the paper:

- **Examination.** A documentary examination of one subject through the public record.
- **Finding.** A conclusion supported by the records reviewed for this paper.
- **Open Question.** Something the available public record did not answer.
- **Not located.** A document or record was not found in the materials reviewed. The term does not mean the document never existed or that it does not exist elsewhere. Relevant information may also be preserved in the recollections of former governing officials and longtime residents.
- **Capability.** The knowledge, skills, authority, resources, systems, and experience available to perform the work. **Capability asks: What can the Town draw upon to do the work?**
- **Capacity.** The ability to marshal those capabilities and sustain the work toward accomplishment. **Capacity asks: Can the Town bring those capabilities together and carry the work forward?**

The White Paper distinguishes throughout between **what is documented, what is not documented, and what remains unresolved**. That distinction matters. The purpose is not to assign fault or prescribe a remedy before the record is understood. The intention is to determine whether an adopted decision can be followed through responsibility, documentation, funding and execution to a result the public can see and evaluate.

Environmental Record

Chapter One

The Town's environmental work comes first because it is the strongest and best-documented body of action examined in this paper. That strength makes the boundary of the work easier to see. Where authority, ownership, planning, funding, and execution are connected, North Beach has demonstrated an ability to carry substantial environmental work forward. Where one of those connections ends, the difference is visible.

This chapter examines that boundary.

Overview

North Beach has built a substantial flood mitigation program over seven years. The Town chartered a Stormwater and Flood Mitigation Advisory Committee by Resolution 19-07 in 2019, funded planning work with outside environmental grants, retained engineers, adopted the Compound Flood Action Plan by Resolution 23-08 on July 13, 2023, and constructed pump station upgrades at 5th Street and at the 9th Street and Atlantic Avenue corridor.

That flood program sits within a broader environmental record. The Town previously acquired and restored Walton Beach Nature Preserve, where living-shoreline work began in 2015; maintains Wetlands Overlook Park as marsh and wildlife habitat; and, through an Environmental Committee and Green Team, contributed to the work that led to Sustainable Maryland certification. The Town also has a separate hybrid breakwater permit application pending before the U.S. Army Corps of Engineers.

Measured against municipalities of comparable size, that is a strong record.

That record also has a boundary. The Town's principal environmental structures are organized around flooding, shoreline, parkland, and related environmental initiatives. The public record reviewed here does not identify a standing body with continuing responsibility for the broader conditions examined in this chapter, including runoff quality, tree canopy, impervious surface accumulation, the Critical Area buffer, or the condition of marshes the Town owns. The certification record also describes municipal energy commitments whose continuing assignment and measurement could not be established from the records reviewed.

Three environmental conditions and one energy commitment make those boundaries visible.

The first is erosion at San Francisco by the Bay. In 2023, the Town hired engineers who investigated the condition, attributed the erosion to stormwater runoff rather than flooding, and recommended a community-specific hydrologic and hydraulic analysis. That recommendation appears in the Compound Flood Action Plan subsequently adopted by the Town Council. No public record reviewed for this paper shows the recommended analysis later commissioned.

The second is tidal marsh loss at the north end, documented by the U.S. Army Corps of Engineers through aerial photography spanning 1952 to 2007.

The third is the absence, in the public record reviewed, of recurring Town measurement of several environmental conditions outside the established flood program.

Together, the environmental conditions present the first instance of the Seam examined in this paper: a condition can be identified, investigated, and entered into an adopted Town document without establishing continuing ownership of what happens next. The energy commitment raises a related question earlier in the sequence: whether a continuing program was adopted to carry it forward.

Part One: The record the Town has built

An accurate accounting of North Beach's environmental work has to begin with what the Town has accomplished. The flood program demonstrates what the governing sequence looks like when its principal connections are present.

A chartered committee. North Beach established the Stormwater and Flood Mitigation Advisory Committee in 2019 by Resolution 19-07, composed of Town staff and residents working on a comprehensive flood action plan (Town of North Beach Flood Committee).

Outside funding, secured in sequence. Phase 1, the planning framework, was funded by a $35,000 Maryland Department of Natural Resources (DNR) grant through the University of Maryland and approved by the Town Council in April 2021. Phase 2 was funded by a $75,000 DNR grant. Following a Request For Proposal, the Town selected BayLand Consultants and Designers to prepare the plan (Flood Committee frequently asked questions).

A plan adopted by resolution. BayLand presented results publicly at Town Hall on April 20, 2023, and the Town Council adopted the Compound Flood Action Plan by Resolution 23-08 on July 13, 2023 (Town of North Beach news archive; signed Resolution 23-08).

A priced, ranked project list. The adopted plan identifies seventeen projects totaling approximately $21.7 million: seven immediate projects at roughly $12.0 million, eight mid-term projects at $6,662,640, and two long-term projects at $3,043,560 (North Beach Compound Flood Action Plan).

Construction completed, with measured performance. The 5th Street pump station upgrade was completed in spring 2023 and held Bay Avenue dry through a storm that dropped more than two inches of rain over Memorial Day weekend that year, rainfall that the Town reported would previously have overwhelmed the legacy pumping system. The 9th Street and Atlantic Avenue corridor upgrade, in one of the community's most flood-prone areas, was completed in early 2025 with two submersible pumps, a control panel, and an outflow pipe to the Bay. The Department of Public Works has also been developing designs for a 7th Street pump and a multi-system breakwater configuration along the Town shoreline (Town of North Beach flood initiatives).

A Federal application pending. Army Corps public notice PN-26-24, published July 21, 2026, covers hybrid breakwater structures at 9123 Atlantic Avenue to protect shoreline and residences from erosion associated with sea level rise and tidal surge. Phase 1 comprises two structures roughly 41 feet wide by 114 feet long and 5 feet high, built from 82 recycled bridge girders, recycled concrete and riprap, surrounded by at least 224 oyster bags. Phase 2 adds 36 reef pods and 3,600 oyster bags (USACE Baltimore District, PN-26-24).

Land acquired and restored. Walton Beach Nature Preserve, adjacent to Route 261, near the Anne Arundel County line, was purchased by the Town to protect and restore it, and a living shoreline was constructed there to restore beach lost to erosion (Town of North Beach, Walton Beach Nature Preserve), supported by a $540,000 grant (Sustainable Maryland certification report). Wetlands Overlook Park at 4030 11th Street protects marsh and woodland and is the highest-ranked eBird birding hotspot in Calvert County (Town of North Beach, Wetlands Overlook Park; Birders Guide to Maryland and DC).

State certification earned through volunteer work. North Beach was first certified Sustainable Maryland in 2017 and was recertified at the Bronze level on October 11, 2021, with 405 points across thirty-two actions, including a stormwater coordinator, watershed stewardship outreach, a community garden, and a Green Team action plan (Sustainable Maryland certification report), and was recertified again in 2024 (The BayNet; Sustainable Maryland).

The record establishes capacity. North Beach has demonstrated an ability to identify a condition, create structure around that condition, obtain technical assistance and outside funding, adopt a plan, price projects, and carry work into execution.

Environmental work beyond the flood program. The Town's current Staff Directory continues to list an Environmental Committee, including a chair, secretary, and members. The committee has a documented history of environmental work, including participation in the Town's Sustainable Maryland efforts and development of the Green Team Action Plan.

Whether the Environmental Committee remains active could not be established from the current public record reviewed for this paper. The Town's current Agenda Center contains categories and recent meeting records for the Flood Committee, Planning Commission, Board of Appeals, Town Council, and Work Sessions, but does not contain an Environmental Committee category.

The most recent Environmental Committee meeting minutes located for this review are dated February 7, 2023. The Town's current biography for Councilman Allan Creamer states that he served on the Environmental Committee from 2010 to 2025.

The committee remains listed on the Town website. Its present operating status, meeting schedule, and continuing assignment could not be confirmed from the records reviewed.

Part Two: Where that record stops

The work described in Part One is concentrated within defined environmental purposes, particularly flooding, shoreline, parkland, and related sustainability activity. Within those areas, responsibility and activity can be located in the public record.

The operative question for this chapter is what happens when an environmental condition falls outside that established frame.

The Town sorts its advisory bodies into two tiers: Boards and Commissions, and Volunteer Committees. Boards and Commissions have defined membership, fixed terms, appointment by the Mayor with Town Council approval, and an assigned staff liaison. Volunteer Committees are advisory, with no membership limit and no terms. That tier includes both the Flood Committee and the Environmental Committee.

The Flood Committee has documented meetings in the current public record. The Environmental Committee remains listed in the Town's current directory, but its present operating status and meeting schedule could not be established from the public meeting record reviewed for this paper.

The distinction between these structures is not evidence that one is inherently better than another. Open membership provides residents a lower barrier to participation. Nor does the record establish a performance failure by the Environmental Committee.

The specific finding is about continuing ownership.

The Flood Committee was created for a defined purpose and produced a funded planning process, an adopted plan, an engineered project list, and subsequent work. For the broader environmental conditions examined here, the public record does not identify a comparable continuing assignment that carries a documented condition from recognition into the next administrative step.

Three environmental conditions show the consequence of that focus: erosion at San Francisco by the Bay, marsh loss at the north end, and conditions for which no recurring Town measurement was located. The energy commitments recorded through Sustainable Maryland raise a related question about whether a continuing program was established.

Part Three: The southwest corner, and erosion at San Francisco by the Bay

San Francisco by the Bay sits at the southwest corner of Town on the highest ground in the municipality. The adopted flood plan describes the community as lying at the southwest border of the North Beach town limits, surrounded by woods, with residential buildings at approximate elevations of +20 to +25 feet NAVD88 (Compound Flood Action Plan). San Francisco by the Bay is also one of two homeowner associations to which the Town assigns a liaison attending monthly (Boards, Commissions and Volunteer Committees).

Residents there raised a condition. Engineers investigated it and confirmed erosion and washout associated with stormwater runoff velocities.

They also documented the drainage path. Stormwater moves down steep, tree-covered slopes behind the residential buildings into a tributary continuing toward tidally influenced marsh areas and waters southeast of the Town limits.

The engineers then distinguished the condition from the work for which the flood program had been designed. The adopted plan states that the erosion is caused by stormwater runoff rather than flooding and recommends a specific next step: a community-specific hydrologic and hydraulic analysis at multiple study points to identify potential erosion remediation measures, including appropriately sized stone slope protection, slope stabilization measures, and green infrastructure best management practices.

Those findings and the recommendation appear in the North Beach Compound Flood Action Plan.

How the finding sits inside the document

All seventeen prioritized projects in the plan carry a cost estimate and an implementation window. The Atlantic Avenue seawall and revetment is $7,910,400. The earthen dike is $912,060. The 9th Street stormwater upgrades are $313,296. The 7th Street project is $635,880 or $786,840 depending on alternatives. The 5th Street upgrades are $255,000.

San Francisco by the Bay is treated differently. It appears in a section covering other areas identified through community input, with no dollar figure, no priority tier, and no schedule.

No record that the recommended hydrologic and hydraulic analysis has been commissioned since adoption could be located in the capital budget, Council or Planning Commission agendas, or news accounts reviewed for this paper.

That is an absence of evidence rather than evidence of absence. A work order, consultant engagement, minutes entry, or other Town record not reflected in the documents consulted would change this finding, and this paper would require correction if one is produced.

The clause that identifies the boundary

The plan states that the San Francisco by the Bay erosion is due to stormwater runoff rather than flooding.

That distinction matters.

The Flood Committee was chartered by Resolution 19-07 to address stormwater and flood mitigation. The Committee examined the condition, distinguished the erosion from the flooding problems around which the program had been built, and documented the resulting conclusion. Nothing in this review establishes that the Committee acted improperly by remaining within the assigned scope.

The institutional question begins after that point.

Residents had raised the condition. Engineers had investigated the erosion and confirmed the finding in writing. A next study had been recommended. The recommendation then entered a plan adopted by the Town Council.

The public record reviewed here does not show the next step.

San Francisco by the Bay also has a standing monthly Town liaison. The record therefore does not support attributing the break to a lack of resident advocacy or access to Town Government.

The finding is more specific: The public record reviewed here does not show a documented assignment carrying this recommendation from the adopted plan into a commissioned study, cost estimate, or capital line.

That is the break in the Seam examined by Chapter One.

Part Four: The north end, and marsh loss already measured

The southwest corner provides the recent examination. The north end provides an older one, documented by the Federal Government.

The U.S. Army Corps of Engineers reported that a 2000 Section 22 Planning Assistance to States study identified significant degradation of an approximately 105-acre salt marsh in the northern section of Town. Using aerial photographs from 1952 through 2007, the Corps concluded that construction of Maryland Route 261, upstream development, and marina construction altered hydrology and contributed to the disappearance of tidal marsh behind the road (USACE Baltimore District, North Beach Section 510 fact sheet).

The significance of the finding is its evidentiary basis. The fifty-five years of aerial photography record environmental change that occurred, not a projection of change that might occur.

The Town has also acted at the north end. A 2017 Town newsletter reports that the Town acquired remaining parcels of wetlands west of Route 261 between North Beach and the Holland Point community and described those wetland areas as badly degraded (Town newsletter, via Maryland State Archives).

The adopted flood plan treats marsh at the northern limits as part of the Town's flood infrastructure. Project 2 is an earthen dike northwest of Bay Avenue along the northern natural marsh area, priced at $912,060, tying into the existing +6-foot contour near the end of 10th Street (Compound Flood Action Plan).

Whether the marsh described in the flood plan is the same 105-acre marsh described in the Corps study cannot be established from the documents consulted. Both are described as lying at the Town's northern limits, and identity is plausible, but neither document cross-references the other. No assertion of identity is made here. A map overlay of the Section 510 study area and the Project 2 footprint would settle the question.

The structural observation does not depend on that identity.

Marsh at the north end appears in Town documents as part of the flood-control landscape. Federal documents also record marsh as habitat undergoing measured loss. Both characterizations can be true.

The public record reviewed for this paper identifies a Town structure for the first purpose, but no standing Town body with continuing responsibility for measuring the second.

Part Five: Energy commitments and the continuing program question

Energy commitments within the certification record. The 2021 Sustainable Maryland certification report credits North Beach with enrolling as a Maryland Smart Energy Community. According to that report, the Mayor and Council adopted a resolution declaring the Town's intent to reduce electricity consumption and generate renewable energy. The reported policy for municipal buildings and operations sets goals of a 20 percent reduction in electricity use and 20 percent renewable generation, and calls for an Energy Action Plan (Sustainable Maryland certification report).

The Maryland Energy Administration's FY2020 award listing also shows a $10,000 grant toward a fully electric code enforcement vehicle to replace a gasoline pickup truck. The agency estimated a reduction of 215 gallons of petroleum a year (MEA, FY2020 awards). The adopting resolution, Energy Action Plan, and any baseline or progress report were not located in the records reviewed.

Continuing responsibility not established in the reviewed record. North Beach earned Sustainable Maryland certification in 2017, 2021, and 2024, with work by the Environmental Committee and Green Team. The certification cycles document activity. The public record reviewed for this paper does not establish whether the Town separately adopted a standing sustainability program with a continuing charge, budget, and reporting assignment. This question sits earlier in the Seam than the San Francisco by the Bay recommendation: the reviewed record does not establish that a distinct governing structure was adopted. A program under another name, or an internal assignment not visible in the reviewed materials, could resolve the question.

Part Six: What is not measured

The Town publishes flood plans, budgets, grant announcements, committee materials, and other environmental information.

The public record reviewed for this paper did not identify a standing body reporting on a recurring basis to the Council or residents on:

- sediment and runoff quality leaving the Town for the Bay;
- tree canopy and its change over time;
- impervious surface as it accumulates parcel by parcel;
- the condition of the Critical Area buffer;
- the condition of marshes the Town owns; or
- municipal energy use against the Smart Energy Community goals described in the certification record.

Countywide erosion figures exist, but they are countywide. The Maryland Geological Survey reports mean long-term shoreline change rates for Calvert County of negative 0.30 and negative 0.20 feet per year, and an average of negative 0.51 feet per year over roughly 1990 to 2000 (Maryland Geological Survey, shoreline rate of change). No measurement at that level of rigor was located for North Beach specifically, and none was located for the inland slopes at San Francisco by the Bay.

A separate record condition affects anyone attempting to assemble this information. The Town maintains environmental information on two official websites. The Flood Committee, Environmental Committee, and Community Conservation appear on *northbeachmd.org*. Budgets, agendas, and news appear on *northbeachmd.gov*. Both are official Town sites, and locating the full environmental record requires knowing that both exist.

Whether the San Francisco by the Bay parcels fall within the mapped Chesapeake Bay Critical Area, and under which classification, could not be determined from the records consulted. Calvert County's zoning dataset expressly excludes North Beach and Chesapeake Beach as self-zoning municipalities, so the County layer does not answer the question. The record that would settle it is the Town's Critical Area Overlay Map for those parcels.

Part Seven: A correction to the wetlands record

Maryland regulation designates the Randle Cliff Beach Natural Heritage Area as a Nontidal Wetland of Special State Concern, listed under the name “North Beach” (COMAR 26.23.06.02).

Wetlands so designated receive an expanded 100-foot regulatory buffer in place of the standard 25 feet (COMAR 26.23.01.04).

That listing does not describe a state-protected wetland at the edge of the Town of North Beach (the Town). Reading the designation that way would be an error.

The “North Beach” in the regulation is the name of the U.S. Geological Survey topographic map sheet covering the area, not the municipality. Randle Cliff Beach is a separate bayside community several miles south, beyond the Town of Chesapeake Beach, near the Naval Research Laboratory (MD 261 route log; Maryland Route 261). Maryland's environmental department describes that area as currently unprotected (MDE, West Chesapeake Bay watershed nontidal wetlands).

The supported statement is more specific and remains material.

According to the Town's adopted plan, runoff from the San Francisco slopes reaches tidally influenced marsh southeast of the Town limits. That establishes a wetland consequence. The available record does not establish that the receiving area is a designated Wetland of Special State Concern.

Part Eight: What the adopted Budget shows

The Town Council adopted the FY2027 Operating and Capital Budget on June 8, 2026.

The General Fund totals approximately $4.73 million. The FY2027 Capital Improvement Plan (CIP) totals $1,899,940, and the six-year capital plan through FY2032 totals $3,174,940 (FY2027 Operating and Capital Budget).

The scale of the flood program is substantially larger. The Compound Flood Action Plan identifies approximately $12.0 million in immediate projects alone.

That comparison matters here only to establish context. Nothing in this chapter establishes that the adopted FY2027 Budget was assembled improperly, that any expenditure in it is unwarranted, or that the absence of a particular flood project from the six-year capital program establishes that the project has been abandoned. Grant timing, outside funding, project sequencing, and subsequent budget amendments may affect when individual projects appear.

For purposes of the condition examined in this chapter, the relevant finding is more specific.

No line for the San Francisco by the Bay hydrologic and hydraulic analysis recommended in the adopted 2023 Compound Flood Action Plan appears in the adopted six-year capital program.

Whether the study has been commissioned through another mechanism, or whether additional flood-related work enters the capital program as outside funding is secured, could not be determined from the public documents reviewed.

The Budget therefore does not prove why the recommendation stopped.

The adopted capital record does show that the next step recommended in the plan cannot be traced through the documents reviewed here.

Part Nine: Open questions

The following could not be resolved from the public documents consulted. Each is listed with the record that would settle it.

1. **Whether the recommended San Francisco by the Bay hydrologic and hydraulic study has been commissioned since July 2023.**
   Would be settled by: Flood Committee or Council minutes, a Department of Public Works work order, consultant engagement, or other Town record.
2. **Whether the San Francisco by the Bay parcels lie inside the mapped Critical Area, and under which classification.**
   Would be settled by: the Town's Critical Area Overlay Map.
3. **Whether the flood plan's "northern natural marsh" is the same 105-acre marsh described in the Corps Section 510 study.**
   Would be settled by: a map overlay of the two study areas.
4. **Whether any citizen complaint, code enforcement action, or County environmental report specifically concerns the San Francisco tract.**
   None was found. The absence of a public record is not proof of absence.
5. **Whether any Maryland Department of the Environment nontidal wetland permit has been sought for that tract.**
   Would be settled by: an interactive parcel query of the state permit portal, which was not run for this review.
6. **The original subdivision plat and any annexation history for San Francisco by the Bay.**
   Would be settled by: Calvert County Circuit Court land records.
7. **Whether flood projects are expected to enter the capital plan as grants are awarded.**
   Would be settled by: budget amendments and Council minutes across prior fiscal years.
8. **Whether a historic locality named "San Francisco" predates the subdivision.**
   No historical record of one was located.
9. **Whether the Environmental Committee remains active, and if so, what its current charge and meeting schedule are.**
   Would be settled by: current committee agendas or minutes, a current meeting schedule, or confirmation from the Town Clerk.
10. **Whether the municipal energy goals described in the 2021 certification report have continuing ownership, measurement, and reporting within Town Government.**
    Would be settled by: the adopting resolution and its date, the Energy Action Plan and baseline year, Maryland Energy Administration grant and reporting records, and Town energy-use data.
11. **Whether the Town formally established a continuing sustainability program beyond the periodic Sustainable Maryland certification cycle, and, if so, its charge, funding, and reporting structure.**

Would be settled by: Town ordinance or resolution records, budget line items, or confirmation from the Town Clerk or Environmental Committee.

Anyone able to settle any of these questions is invited to do so. This document will be corrected, with the correction attributed.

Bottom Line

North Beach's public record documents substantial environmental activity. The Town chartered a committee, secured state grants, retained engineers, adopted a flood plan by resolution, built pump stations that performed in a measured storm event, acquired and restored Walton Beach, protects marsh at Wetlands Overlook Park, earned Sustainable Maryland certification through volunteer work, and has a breakwater application pending before the Army Corps. The certification record also describes municipal energy goals and an electric vehicle grant.

The flood program demonstrates substantial environmental capacity in action.

The same record shows limits to what can be traced beyond that established program.

Within the flood program, responsibility can be identified, funding pursued, plans developed, projects priced, and work carried into execution. For the environmental conditions examined here outside that established structure, the public record does not show the same continuity of ownership. For the municipal energy commitments, the reviewed record does not establish whether a separate continuing program was adopted.

San Francisco by the Bay makes the first version of that boundary visible. Residents raised an erosion condition. Engineers contracted by the Town investigated it. They determined that the cause was stormwater runoff rather than flooding and recommended a community-specific hydrologic and hydraulic analysis. That recommendation entered the Town's adopted Compound Flood Action Plan in 2023. No public record located for this review shows the recommended study subsequently commissioned, priced, or carried into the adopted capital program.

The north-end marsh record shows a related boundary over a much longer period. Federal records documented marsh loss, while Town documents carry marsh within the flood-control landscape. The public record reviewed here does not identify a standing Town body responsible for recurring measurement of that habitat condition.

The energy record raises a different question. The 2021 certification report credits North Beach with adopting goals to reduce municipal electricity use and generate renewable energy. The reviewed public record does not establish whether a distinct continuing program was adopted or show measurement against those goals.

These findings do not establish wrongdoing. The Flood Committee acted within the scope it was given. This chapter does not show that the adopted FY2027 Budget was assembled improperly or that a person or Administration decided to stop the work. Nor does the record establish that a sustainability program was intended to operate independently of the Environmental Committee and certification cycle.

The finding is institutional and specific, and it appears at two different points in the Seam.

A documented condition reached an adopted Town plan, but the public record does not show continuing ownership carrying the recommended next step forward. A documented energy commitment entered the certification record, but the reviewed record does not establish whether a distinct governing structure was adopted to carry it forward.

The flood program demonstrates what happens when those connections hold.

San Francisco by the Bay, the north-end marsh, and the Town's energy commitments show different places where the continuing connection cannot be traced in the reviewed record.

Sources

Town of North Beach

- Town of North Beach, Stormwater and Flood Mitigation Advisory Committee
- Town of North Beach, Flood Committee Frequently Asked Questions
- Town of North Beach, Compound Flood Action Plan
- Town of North Beach, Resolution 23-08, adopting the Compound Flood Action Plan, July 13, 2023
- Town of North Beach, news archive, Compound Flood Action Plan presentation and adoption
- Town of North Beach, Flood Mitigation Initiatives
- Town of North Beach, Walton Beach Nature Preserve
- Town of North Beach, Wetlands Overlook Park
- Town of North Beach, Environmental Committee
- Town of North Beach, Green Team
- Town of North Beach, Boards, Commissions and Volunteer Committees
- Town of North Beach, FY2027 Adopted Annual Budget

State of Maryland

1. Maryland Department of Natural Resources, grant support for North Beach flood-mitigation planning
2. Maryland Critical Area Commission, Critical Area mapping and requirements applicable to North Beach
3. Maryland Geological Survey, shoreline rate-of-change data, Calvert County
4. Code of Maryland Regulations (COMAR) 26.23, Nontidal Wetlands
5. Sustainable Maryland, North Beach Certification Report, 2021
6. Sustainable Maryland, North Beach certification, 2024
7. Maryland Energy Administration, Maryland Smart Energy Communities FY2020 Awardee Listing

Other Sources

- U.S. Army Corps of Engineers, Baltimore District, Public Notice PN-26-24, July 21, 2026

- U.S. Army Corps of Engineers, documentation of historic tidal-marsh change at the north end of North Beach
- BayLand Consultants & Designers, *North Beach Compound Flood Action Plan*
- Birders Guide to Maryland and DC, Wetlands Overlook Park
- The BayNet, Sustainable Maryland certification coverage

Examination

Historic Record

Chapter Two

Preservation comes second here because it shows a different kind of break in the Seam.

Chapter One examined a documented condition that reached an adopted plan without a visible assignment carrying the recommended next step forward.

Here, the Town went further. The Town adopted preservation authority, created the body intended to exercise that authority, developed architectural standards, documented historic resources, and produced public interpretation of the Town's history.

The structure existed. Parts of it operated.

What the public record does not show is that the regulatory preservation authority established by the Town entered continuing operation. **Neither does the public record show if, when, or how that authority was handed off to another governing body.**

Overview

North Beach has held formal authority to protect its historic character since March 15, 2001, when the Town Council adopted Chapter 62 of the Town Code by Ordinance No. 01-01.

Chapter 62 establishes a seven-member Historic Preservation Commission, gives it authority to recommend historic districts and individual sites, provides certificate-of-appropriateness review for designated properties, and establishes demolition-by-neglect authority.

The Commission was not merely theoretical. The Commission produced work. The history preface contained in the Town's Comprehensive Plan (the Plan) is credited to the North Beach Historic Commission, and the “Picturing the Past” interpretive marker series installed throughout Town is credited to the Town of North Beach Historic Preservation Commission.

The Town later adopted a forty-seven-page set of Architectural Design Guidelines and Standards in 2012. The Comprehensive Plan contains additional preservation policies, including a Priority 1 strategy concerning historic review before demolition.

The record therefore does not support saying that North Beach created a preservation program that was never used.

The record supports a more precise finding.

The Town created preservation authority and a commission that performed identifiable historical and interpretive work. No property in North Beach, however, appears in the public record reviewed for this paper as having been formally designated under Chapter 62. The Historic Preservation Commission no longer appears among the Town's current boards and commissions, and its present legal or operating status could not be established from the records reviewed.

The result is a preservation framework that remains visible in Town law and adopted documents, while the continuing regulatory mechanism intended to carry that framework forward is not visible in current Town Government.

Authority can be adopted, ownership established, and work performed without establishing how that authority continues when the original governing structure changes.

That is the break in the Seam examined by Chapter Two.

Part One: The authority the Town already holds

Any assessment of historic preservation in North Beach begins with what the Town has already built.

A preservation law, adopted twenty-five years ago. Town Code Chapter 62, “Historic Preservation,” was adopted March 15, 2001 by Ordinance No. 01-01. Its stated purposes include preserving and enhancing the historical and cultural heritage of North Beach, strengthening the local economy, and stabilizing and improving property values.

The current online Town Code could not be accessed during this review, so the Chapter 62 text examined here is an archived copy from 2021. Whether the current codified text differs is listed among the open questions at the end of this chapter.

A commission with defined authority. Chapter 62 establishes a seven-member North Beach Historic Preservation Commission, appointed by the Mayor with the advice and consent of the Town Council. Members serve staggered three-year terms. The chapter establishes a quorum of four and requires at least six regular meetings each calendar year.

Its powers are substantive. They include recommending historic districts and individual sites, reviewing specified exterior work on designated properties through certificates of appropriateness, and addressing demolition by neglect.

A commission that produced work. The historical preface in the Comprehensive Plan, “NORTH BEACH: HISTORY OF CHANGE: The Jewel of the Chesapeake Bay,” carries the byline “Prepared by the North Beach Historic Commission.”

The “Picturing the Past” interpretive marker series along Town streets and the boardwalk is credited on the markers themselves to the “Town of North Beach Historic Preservation Commission, Maryland Heritage Area, Southern Maryland.”

Those are important facts because they establish that the Commission was more than authority written into an ordinance. The Commission existed and produced identifiable work.

Architectural standards, adopted and specific. The Town adopted *Architectural Design Guidelines & Standards* in 2012. The document defines features of North Beach character in concrete terms, including the scale of new buildings relative to neighboring structures and the importance of porches as character-defining elements.

The guidelines state that the Design Standards Overlay District encompasses the Town of North Beach.

The 2016 Zoning Ordinance makes design standards applicable through the site-plan process to specified multifamily, mixed-use and commercial projects. Its purpose clause also includes preservation of historic buildings and resources.

A Town-supported historical institution. North Beach also supports the Bayside History Museum. The Town's FY2027 Budget carries a Museum department, and the Town maintains a Bayside History Museum Board.

These records matter because they establish an important point in the analysis that follows.

North Beach invests in its history.

The question is not whether the Town values its past.

The question is what happened to the regulatory preservation structure the Town adopted to protect that history.

Part Two: Where the authority stops

Chapter 62 gives the Historic Preservation Commission authority over **designated** historic properties and districts.

That makes designation the connecting step.

No property in North Beach appears in the public record reviewed for this paper as having been formally designated under Chapter 62.

The Historic Preservation Commission does not appear on the Town's current list of boards, commissions and volunteer committees, nor among the related boards and committees currently identified by the Town's Planning & Zoning department.

The record does not establish when or why that changed.

The record does not establish that the Commission was formally dissolved or that an Administration deliberately stopped appointing members.

And because the Commission demonstrably produced historical and interpretive work, the record does not support saying that the body was created but never functioned.

What the record supports is more specific.

The Town created a preservation commission with regulatory authority. The Commission performed identifiable work. No designation under Chapter 62 was located. The Commission is not visible in the current governmental structure reviewed for this paper.

The Town itself acknowledged part of this condition in its 2012 Comprehensive Plan:

> “The Town has developed guidelines for historic preservation; however, there is not a historic overlay district established even though the Zoning Ordinance has provided for one.”

That is the relevant institutional condition.

Authority was adopted. An owner was created. Work occurred.

The public record does not show the regulatory structure continuing into designation and ongoing preservation review.

Part Three: The demolition question

The practical consequence is clearest when an older building reaches the end of its life or an owner proposes to remove it.

North Beach's current FY2027 fee schedule contains a $150 fee for demolition of an existing structure. Demolition therefore does have a permit process.

The preservation question is different.

Chapter 62 provides historic-preservation control for designated property. No North Beach property designated under Chapter 62 was located in the records reviewed for this paper.

The current public Planning & Zoning materials reviewed for this chapter identify the Zoning Administrator, Planning Commission, Board of Appeals and Code Enforcement within the Town's development-review structure. They do not identify a Historic Preservation Commission or a historic-preservation review step for demolition of an undesignated property.

The public record reviewed therefore does not establish that an older building can be demolished “without a permit.”

It establishes something more specific and more consequential to this chapter: ***No public mechanism requiring historic-preservation review before demolition of an undesignated historic property was located.***

The Town's own Comprehensive Plan anticipated the issue. Policy H.5, Strategy H.5.4, marked Priority 1, calls for Historic District Commission review before razing or demolishing a historic structure. Policy LU.13 directs the Town to draft requirements providing standards for a Historic Overlay District.

No public record reviewed for this paper shows those strategies subsequently placed into continuing operation.

That is an absence of evidence rather than evidence of absence. A designation, ordinance provision, administrative procedure, commission appointment, or other record not located in this review could change the finding, and this paper would require correction if one is produced.

Part Four: Design standards and the record of review

The Town's architectural standards present a second version of the same structural condition.

The standards themselves are detailed. They speak directly to the physical characteristics residents commonly describe as the character of North Beach: building scale, relationship to neighboring structures, porches, windows, roofs, massing and other architectural elements.

Their legal application, however, differs by project type.

Zoning Ordinance § 5-410 makes the standards part of the review process for specified multifamily, mixed-use and commercial projects. For single-family detached houses in R-1 and R-2, where much of the Town's early cottage housing is located, the standards operate as guidance rather than the same mandatory site-plan standard.

The documents also contain cross-reference problems.

The 2012 guidelines refer to provisions of the Zoning Ordinance that were subsequently renumbered. The 2016 ordinance contains references to a Design Standards Overlay District that are difficult to trace through the ordinance as presently organized.

The significance is not that a particular Planning Commission decision was wrong.

A 2026 Planning Commission approval illustrates the precise record problem.

On February 26, 2026, the Planning Commission approved Case #25-15, Shoppes at North Beach, a commercial project in the W-2 district. W-2 is among the districts in which § 5-410 makes architectural design standards applicable to commercial site-plan review.

The published minutes do not cite the Architectural Design Guidelines and Standards by name.

That does not establish that the standards were ignored. They may have been considered in staff review, and minutes do not necessarily list every criterion applied to a project.

The missing citation establishes only that a resident reading the published minutes cannot verify whether or how those adopted standards were applied.

That distinction matters to the Seam.

A standard that exists, is correctly cross-referenced, and is cited when applied leaves a record that can be followed from adoption into execution.

Where those connections are incomplete, the standard may still influence a decision, but the public record cannot show how.

Part Five: Survey, inventory, and the 1996 integrity finding

North Beach's preservation record predates Chapter 62.

An architectural survey completed in 1998 identified historic structures across two periods of significance: the Residential and Beach Colony period, approximately 1910 to 1942, and the Suburban Community period beginning around 1943.

Town records disagree on the survey's month, dating it to either June or August 1998. The survey itself would settle the question.

Two years earlier, the Maryland Historical Trust had reached an important conclusion about North Beach..

Its May 6, 1996 determination for the North Beach Survey District found that the Town possessed historical significance as a beach resort of the first half of the twentieth century, but lacked sufficient physical integrity to convey the historic resort as a district. The Trust reported that more than half of the buildings appeared modern or substantially altered.

That finding must be treated seriously.

It provides a reasonable professional basis for questioning whether a Town-wide or district-based preservation designation would succeed. Nothing in this paper finds that the Maryland Historical Trust reached the determination improperly or that Town officials were unreasonable in taking it into account.

But significance and integrity are different questions.

The Trust did not find that North Beach lacked historical significance. It found that the physical fabric lacked sufficient integrity to convey that significance as a district.

And district designation is not the same thing as individual-property designation.

Forty-three North Beach properties appear in the Maryland Inventory of Historic Properties, including Union Church, Town Hall, Mother Brown's, the Westlawn Inn, the North Beach Amusement Complex and the North Beach Concession Stand.

State inventory documentation and local designation under Chapter 62 are separate acts.

The first exists for those properties.

The second was not located.

The 1996 determination therefore explains an important part of the record, particularly the difficulty of pursuing a historic district. It does not by itself establish why the individual-site authority contained in Chapter 62 does not appear in continuing use.

Part Six: The history that survives outside buildings

Historic preservation is not limited to structures.

That distinction matters in North Beach because some of the Town's history survives principally through documents, interpretation and memory.

The Town's “Picturing the Past” markers are an example. The Historical Marker Database indexes at least nine North Beach markers in that series, while describing its own coverage as incomplete. The full inscription of at least one marker is publicly transcribed, while others are represented principally through photographs.

No verified total of the Town's marker series was located in the records consulted.

A second example is more difficult but equally part of the documentary record.

The Maryland Historical Trust inventory form for the North Beach Amusement Complex records that private deed restrictions excluded Black people from early North Beach. That state record places racial exclusion within the documented history of the Town.

The surviving documentation is incomplete. The verbatim deed restrictions and the date at which they ceased to be enforced were not established in this review.

Two other historical claims sometimes associated with North Beach belong elsewhere and cannot accurately be incorporated into the Town's history. The federal beach-desegregation case *United States v. Beach Associates, Inc.* concerned the Beverley Beach Club in Mayo, Anne Arundel County. Brownie's Beach is in Chesapeake Beach, now Bayfront Park, not within the Town of North Beach.

These distinctions matter because interpretation is itself part of preservation.

Buildings can be altered or lost. Documentary history can still be identified, verified, preserved and accurately attributed.

The Historic Preservation Commission demonstrated that function when it helped produce the Town's historical narrative and interpretive markers.

What is not visible in the current record is a continuing structure responsible for carrying that documentary work forward.

Part Seven: What the adopted Budget shows

The FY2027 Budget demonstrates that North Beach continues to fund historical activity.

The Town carries a Museum department at $105,575 in FY2027. The six-year capital plan also includes Town sign expenditures intended to retain an “old school” appearance.

Those expenditures are evidence of continuing public investment in Town history and character.

The same Adopted Budget does not contain a separately identifiable line for a historic-resource survey update, the Historic Preservation Commission, an update to the architectural design guidelines, or a historic marker and interpretation program.

That observation does not establish that the Budget was assembled improperly, that those activities require separate budget lines, or that preservation work is not being supported through another account.

It establishes only what can and cannot be traced through the Adopted Budget.

The Town's preservation authority remains visible in law. Museum support remains visible in the operating budget. Character-related signage remains visible in the capital plan.

A continuing regulatory preservation program is not similarly visible in the Budget record reviewed here.

Part Eight: What designation changes

Designation is not merely symbolic.

Maryland's Historic Revitalization Tax Credit provides a route to financial assistance for qualifying historic properties. One route to eligibility begins with local designation and also requires a Maryland Historical Trust determination of National Register eligibility.

Local designation alone therefore does not automatically produce the state credit.

Calvert County law provides a separate preservation tax credit. County Code § 136-2 expressly recognizes structures designated as local historic landmarks by the North Beach Town Council.

The distinction is important.

The public record reviewed here does not establish that every older North Beach property would qualify for either credit, that designation would necessarily be appropriate for a particular property, or that the County and state credits can be combined.

The record does establish that local designation is a legal step recognized by both preservation systems.

North Beach adopted authority to take that step.

No record of a North Beach property designated under Chapter 62 was located.

The consequence is therefore not simply that a preservation ordinance sits unused. The missing designation step also affects whether the financial mechanisms connected to designation can become available to individual property owners.

Part Nine: Open questions

The following could not be resolved from the public documents consulted. Each is listed with the record that would settle it.

1. **Whether the Historic Preservation Commission was ever formally dissolved, or whether appointments simply ceased.**
   Would be settled by: Town Council minutes and appointment records from 2001 forward.
2. **Whether Chapter 62 as currently codified differs from the 2021 archived version relied upon in this review.**
   Would be settled by: a certified current copy from the Town Clerk.
3. **Whether any North Beach property has ever been formally designated under Chapter 62.**
   None was located. Would be settled by: Town designation records, ordinances, resolutions, property files, or Historic Preservation Commission records.
4. **Whether the Architectural Design Guidelines and Standards were applied to Planning Commission Case #25-15 even though they are not cited in the published minutes.**
   Would be settled by: the staff report and site-plan review file.
5. **Whether the Town has ever applied for Certified Local Government status or preservation-related Maryland Historical Trust or Maryland Heritage Areas**

Authority funding, and with what result.
Would be settled by: Town grant files and state program records.

6. **The exact date and complete findings of the 1998 architectural survey, including how many structures it identified and how many remain substantially intact.**
   Would be settled by: the complete architectural survey and any subsequent survey update.
7. **The full inscriptions and verified total of the Town's “Picturing the Past” marker series.**
   Would be settled by: Town records or a complete physical inventory of the markers.
8. **The verbatim deed restrictions referenced in the Maryland Historical Trust record and when those restrictions ceased to be enforced.**
   Would be settled by: Calvert County Circuit Court land records.
9. **Whether the 1983 Waterfront Revitalization Plan was formally adopted by the Town or received as a planning document.**
   Would be settled by: the adopting resolution, ordinance, or Council minutes.
10. **Whether the Town deliberately chose to rely on Calvert County's preservation structure rather than continue operating its own Historic Preservation Commission.**
    Would be settled by: Council minutes, correspondence, or administrative records documenting such a decision.
11. **Whether any North Beach property has received the Calvert County historic-preservation tax credit based on designation by the North Beach Town Council.**
    Would be settled by: County tax-credit records.

Anyone able to settle any of these questions is invited to do so. This document will be corrected, with the correction attributed.

Bottom Line

North Beach's public record documents a substantial preservation framework. The Town adopted a preservation law in 2001 and created a Historic Preservation Commission with substantial authority. That Commission produced identifiable work. The Town adopted architectural design standards in 2012. The Comprehensive Plan contains preservation policies. North Beach installed historical markers, supports a museum, and maintains state-recognized historic resources.

The record establishes preservation capability through adopted authority, identified resources, standards, and prior work.

The same record leaves four connections in continuing preservation practice that cannot be traced.

The first concerns ownership. Chapter 62 created both authority and an owner. The Historic Preservation Commission operated and produced historical and interpretive work. But the Commission is no longer visible in the Town's current governmental structure, and its present legal and operating status could not be established from the records reviewed.

The second concerns use of the authority itself. Designation is the step through which the Commission's authority reaches a property. No property designated under Chapter 62 was located in the public record reviewed for this paper. The Town has documented historic

resources. State inventory and local designation, however, are different acts, and the second could not be traced in the record reviewed here. The 1996 Maryland Historical Trust integrity determination helps explain why district designation would have presented a genuine obstacle. That determination does not erase the Town's historical significance, nor does the finding resolve the status of individual-property designation.

The third concerns an adopted priority. North Beach has a demolition permit process. The Comprehensive Plan identifies Historic District Commission review before demolition of a historic structure as a Priority 1 strategy. What this review did not locate is a public mechanism requiring historic-preservation review before demolition of an undesignated historic property.

The fourth concerns the record of review. The Town has architectural standards. Their application is mandatory for certain development and advisory for much of the single-family housing stock associated with the Town's cottage character, while cross-references between governing documents have become difficult to follow. The published minutes of a 2026 Planning Commission approval, for a commercial project in a district where those standards apply, do not cite them. That omission does not establish that the standards were ignored. It establishes that whether or how they were applied cannot be verified from the public record.

None of this establishes wrongdoing.

The Historic Preservation Commission is not shown to have failed to perform its work. The record establishes that the Commission did perform identifiable work.

Nor does the record establish that a Mayor, Council, staff member, or volunteer deliberately allowed the preservation structure to lapse, or that the 1996 integrity determination was disregarded.

The institutional finding is more specific.

North Beach adopted preservation authority, assigned that authority to a body, and used that body for identifiable historical work.

The public record does not show the regulatory structure continuing through designation into an ongoing preservation practice.

The four gaps sit at different points in the Seam: continuing ownership of the authority, execution of that authority through designation, an adopted Plan priority without a located operating mechanism, and a written record that does not show how adopted standards were applied.

Chapter One showed an adopted recommendation whose next owner could not be traced.

Chapter Two shows something different.

The owner was created. The authority was granted. Work was done. The connection that would have carried that authority into continuing operation is what cannot be traced.

That is the Seam.

Sources

Town of North Beach

- ● Town Code Chapter 62, Historic Preservation, adopted March 15, 2001 by Ordinance No. 01-01 (2021 archived copy, via Internet Archive)
- Architectural Design Guidelines & Standards 2012, effective August 28, 2012
- Zoning Ordinance and Map, adopted March 10, 2016 by Ordinance No. 16-01
- Comprehensive Plan Part 1, adopted 2012
- Comprehensive Plan Part 2, adopted 2012
- Current Comprehensive Plan and 2025 update, Mayor and Council page
- Planning and Zoning, Comprehensive Plan page
- FY2027 Adopted Annual Budget, adopted June 8, 2026
- Planning Commission minutes, Case #25-15, February 26, 2026
- Boards, Commissions and Volunteer Committees
- Bayside History Museum Board
- North Beach Waterfront Revitalization Plan, October 1983, via GovInfo

State of Maryland

- Maryland Historical Trust, MIHP determination CT-219, North Beach Survey District, May 6, 1996
- Maryland Historical Trust, MIHP form CT-1251, North Beach Amusement Complex
- Maryland Historical Trust, MIHP form CT-1223, 4113 7th Street
- Maryland Historical Trust, Maryland Inventory of Historic Properties, Calvert County index
- Maryland Historical Trust, Certified Local Government Program
- Maryland's Historical Markers, state marker inventory, Maryland Department of Transportation
- Maryland Historical Trust, National Register listings by county
- Maryland Historical Trust, model preservation ordinance
- Maryland Historical Trust, Historic Preservation Non-Capital Grant Program
- Maryland Historical Trust, Historic Preservation Capital Grant Program
- Maryland Historical Trust, Homeowner Historic Revitalization Tax Credit
- Maryland Heritage Areas Authority, grant programs
- Maryland Heritage Areas Authority, current grant awards
- Maryland DHCD, Calvert County targeted areas and strategies
- Maryland DHCD, Community Legacy Program
- MDOT SHA, Maryland State Roads Civil Rights Context, 2025
- Maryland State Archives, Maryland Manual: North Beach
- Maryland Department of Planning, 2020 population of Maryland municipalities
- Maryland General Assembly, Bayside History Museum 2024 bond initiative request

Calvert County

- Calvert County Code § 136-2, historic preservation tax credit, adopted 1988, amended May 2014
- Calvert County Code § 57-9F, designation on the Official County Zoning Map
- Calvert County Zoning Ordinance, March 2025, Article 1 § 1-3.A

Other Sources

- National Park Service, Certified Local Government list, Calvert County certified October 7, 1985
- Advisory Council on Historic Preservation, Preserve America community profile, Calvert County, Maryland
- Historical Marker Database, index of markers in North Beach

- Historical Marker Database, “Early Businesses” marker, 4025 4th Street
- Historical Marker Database, “Beach & Pier” marker
- Chesapeake Beach Railway Museum, “Responses to Segregation”
- National Trust for Historic Preservation, understanding Black history on the Chesapeake Bay in Maryland
- Chesapeake Conservancy, 65 historically Black beaches and other places of Black historical significance
- *United States v. Beach Associates, Inc.* (D. Md.)

What Gets Maintained

Chapter Three

Maintenance comes third because this is where the Seam reaches both Town residents and visitors.

The Town maintains streets, water lines, parks, a waterfront, a boardwalk, public landscaping and other assets that residents encounter every day. Much of that work gets done.

The question examined here is more specific.

When an ordinary Town responsibility requires a recurring decision, such as how much notice a household receives before its water is shut off, who is responsible for a memorial bench, how an observed maintenance condition enters the Town record, or what standard governs recurring care, is that decision written down clearly enough to produce a consistent result?

In several instances examined here, the governing decision could not be located in writing.

What a resident encounters instead is the result.

Overview

Between November 19, 2025 and June 16, 2026, the Town published nineteen notices concerning planned water shutoffs associated with its water-service saddle replacement program.

Seventeen gave exactly one calendar day's notice. One, posted May 19, 2026, announced a shutoff already underway that day. The longest notice located in that record was two calendar days.

No written Town standard establishing the required advance notice for a planned water interruption was located.

That is the clearest example examined in this chapter because the distinction separates capability from standard.

North Beach already has communication channels. The Town's Notify Me system provides text and email notifications. Its Alert Center carries Town alerts. Its News Flash includes work affecting public infrastructure and capital projects. Town officials have publicly encouraged residents to subscribe to those communications, and Public Works uses door hangers for some street work.

The capability exists.

What could not be located is the written rule that determines when those capabilities must be used for a planned water interruption.

The same distinction appears elsewhere in the resident-facing record.

No published maintenance specification for the boardwalk or memorial benches was located.

No published Town document reviewed for this chapter identifies a department or official with continuing responsibility specifically for the memorial benches. A review of ordinance and resolution titles from the periods examined located no instrument establishing a memorial bench program. Executed copies of the original bench agreements were not produced for this review.

For rodent and sanitation concerns along the waterfront, the public reporting routes located in the review direct residents to Calvert County, the Maryland Department of Natural Resources, or USDA Wildlife Services. No Town service-request path was located that would cause the resident's initial report itself to enter a Town maintenance record.

These are different subjects.

The common characteristic is ordinary Town work occurring without a consistently traceable written standard, continuing assignment, or intake record governing what happens next.

That is the break in the Seam examined by Chapter Three.

Part One: The notice a resident gets

The water shutoff record provides the simplest test because the underlying activity is easy to identify.

The Town is replacing water-service saddles throughout the system. That work requires temporary interruptions of water service.

Between November 19, 2025 and June 16, 2026, nineteen notices were published through the Town's News Flash:

Advance notice given	Number of notices
Two calendar days	1
One calendar day	17
None, shutoff already underway	1
Total	**19**

The shutoff window was generally approximately 8:45 a.m. to 2:00 p.m., later 9:00 a.m. to 2:00 p.m.

Some locations appeared repeatedly. Second Street between Erie and Dayton, and Dayton Avenue between Second and Third, each appeared in four separate notices.

The record does not establish that the Town violated an adopted notice requirement.

The opposite is the point.

No adopted or administrative Town standard establishing a minimum notice period for a planned water interruption was located in the records reviewed for this chapter.

The Town nevertheless possesses multiple means of communicating.

Its Notify Me system offers text and email communication. Its News Flash specifically includes work affecting public infrastructure and capital projects. Town officials have described the use of email blasts and text messages in public meetings. Public Works has also described placing door hangers when working on a street.

The record therefore does not establish an absence of communication capability.
The record establishes an absence of a located written standard governing how that capability is used for this recurring event.

Without such a standard in the record, a resident cannot know whether one day's notice is the Town's policy, an operating practice, a consequence of scheduling, or simply the amount of notice available in that particular instance.

And the next employee or Administration cannot look to that standard either.

That is the institutional consequence of something never being written down.

Part Two: The waterfront a resident encounters

The boardwalk also provides a useful distinction between whether maintenance occurs and whether the standard governing that maintenance can be traced.

The adopted FY2027 Budget contains $20,000 for pier and boardwalk maintenance and repairs. The same Budget contains a $60,000 annual maintenance agreement for flower beds.

The waterfront is therefore not without maintenance funding.

Nor does the physical condition of the waterfront support a conclusion that the Town is incapable of maintaining public space. Landscaping is visibly maintained, and waterfront structures have been repaired and replaced over time.

What was not located for this review is a written boardwalk maintenance specification establishing matters such as inspection intervals, cleaning methods, responsibility for different waterfront assets, response to reported conditions, or the relationship between landscaping maintenance and adjacent boardwalk assets.

That distinction matters.

A budget line provides means.

A maintenance specification provides a repeatable standard.

They are not the same thing.

The more detailed physical conditions associated with individual memorial benches are examined later in The Boardwalk Benches. For purposes of this chapter, the relevant documentary finding is more specific: **maintenance occurs and money is appropriated, but the written standard governing the recurring care of these particular assets could not be located.**

Part Three: The memorial benches

The memorial benches add another element because they connect a public asset to the people and organizations that contributed a bench in memory of someone important to them.

Town financial records from FY2016 through FY2019 establish that a memorial bench program existed and that the Town received memorial contributions. That record is examined in The Boardwalk Benches.

What those records do not provide is the governing document behind that activity.

No published memorial bench policy was located.

The ordinance and resolution titles reviewed for this chapter did not identify an instrument concerning benches, memorials, plaques, donations or gifts.

No executed original bench agreement was produced for this review.

The Town's current Public Works and Waterfront & Parks materials describe general responsibilities for infrastructure and public spaces. Neither source reviewed specifically identifies continuing responsibility for memorial benches as a category.

Again, the finding is not that nobody maintains the benches.

The finding is that the public record reviewed does not show the continuing written assignment governing that maintenance.

That difference is the Seam.

An asset can remain physically present for years after the paperwork that established **its expectations** becomes difficult or impossible to find.

The asset survives.

The institutional memory surrounding the asset does not necessarily survive with the physical asset.

Part Four: When one Town activity meets another

The waterfront record also illustrates why written standards matter across departments, contracts and activities.

The flower-bed maintenance agreement and the pier and boardwalk maintenance line noted in Part Two are separate expenditures serving separate purposes.

The planted areas and the boardwalk, however, occupy the same physical space.

Vegetation grows immediately behind some benches. Irrigation, foliage, shade, airflow, wood, decking, hardware and routine cleaning all meet within a few feet of one another.

Nothing in the records reviewed establishes that either maintenance activity is being performed improperly.

The documentary issue is that no written specification was located showing how the maintenance requirements of the landscaping, boardwalk and memorial benches are integrated where those assets meet.

This small example shows what can happen wherever divided work meets in one physical place, examined more fully in The Boardwalk Benches.

Where two responsibilities meet, a written standard or clear assignment is what prevents the space between them from becoming nobody's continuing responsibility.

Part Five: When a resident reports a condition

Maintenance begins before a repair.

Someone first has to observe a condition and place the condition into a system where it can be evaluated, assigned and closed.

For rodent and sanitation concerns along the waterfront, the public reporting routes located during this review lead outside Town Government.

The Calvert County Health Department provides a complaint process. Maryland DNR and USDA Wildlife Services provide routes for wildlife-related concerns.

Those outside resources may be entirely appropriate depending on the condition reported.

The specific question is what happens to the Town's own maintenance record when the initial resident report goes directly elsewhere.

No published Town intake path specifically for a resident to report a waterfront rodent or sanitation condition was located in the records reviewed for this chapter.

That means this review could not establish a Town record showing how often residents report such conditions, where reports are concentrated, what Town-controlled conditions may be associated with them, who receives the report, what action follows, or when the matter is closed.

This is not evidence that Town staff do nothing when a condition becomes known.

This is a record problem.

Without an intake record, a recurring condition can remain anecdotal.

With one, individual reports can become institutional information.

That is another function of the written record within the Seam.

Part Six: What the Budget does and does not establish

The adopted FY2027 Budget shows substantial operating resources and funded functions.

Public Works, Waterfront Operations, water and sewer operations, landscaping, pier and boardwalk maintenance and other recurring functions are funded.

That matters because it prevents a misleading conclusion.

The evidence in this chapter does not establish that North Beach simply fails to spend money on maintenance.

It does.

Nor does the absence of a separate memorial bench budget line establish that no Town resources are used on benches. Work may be performed through broader waterfront or Public Works appropriations.

The Budget can establish that means exist.

It cannot, by itself, establish the operating standard governing how those means are used.

For the conditions examined here, the missing connection is therefore not principally an appropriation.

It is the written standard or continuing assignment that allows a resident, employee, Council member or later Administration to understand what is supposed to happen consistently.

Part Seven: From inside the government to outside the counter

The significance of these records is not limited to maintenance schedules, notices, administrative files or departmental assignments.

These are the ordinary places where residents encounter their local government.

A household plans its day around a water interruption.

A family sees the name of someone it loved on a memorial bench.

A resident notices a condition on the waterfront and tries to determine whom to tell.

A person walking the boardwalk encounters the result of multiple Town activities meeting in one physical place.

Seen from inside the Town Government, these are procedures, work orders, budget lines and responsibilities.

Seen from the resident's side, they are experienced: ***This is what the Town Government feels like from my side of the counter.***

That experience is where confidence is reinforced or weakened.

This is where the Seam becomes personal.

Part Eight: Open questions

The following questions could not be resolved from the public documents reviewed. Each is listed with the record that would settle it.

1. **Does North Beach have a written minimum-notice standard for planned water-service interruptions that was not located in this review?**
   Would be settled by: an adopted policy, administrative procedure, Public Works standard operating procedure, or other written directive.
2. **Which communication channels are required for a planned water shutoff, and who determines when notice is issued?**
   Would be settled by: a written communications or Public Works procedure.
3. **Does the Town have a written boardwalk maintenance specification?**
   Would be settled by: the current maintenance specification, standard operating procedure, contract scope, or asset-management document.
4. **Which Town department and official hold continuing responsibility for the memorial benches?**
   Would be settled by: an administrative assignment, department procedure, asset register, contract scope, or other written record.
5. **Does a current memorial bench program or policy exist?**
   Would be settled by: the program document, application, donor agreement, policy, ordinance, resolution, or administrative procedure.
6. **Can executed copies of the original memorial bench agreements be located, and what maintenance obligations, if any, do they establish?**
   Would be settled by: executed agreements or a documented records search establishing their disposition.
7. **What decking product is installed on the boardwalk, and what maintenance requirements or warranty conditions apply to it?**
   Would be settled by: procurement, construction or installation records identifying the manufacturer and product.
8. **What written maintenance requirements govern the interaction between landscaping immediately adjacent to the boardwalk and the boardwalk and bench assets themselves?**
   Would be settled by: the landscaping contract, boardwalk maintenance specification, inspection standard, or integrated maintenance plan.

9. **Does the Town maintain an intake or work-order system for resident reports concerning waterfront sanitation, rodents, damaged boardwalk components, loose benches or similar conditions?**
   Would be settled by: the service-request system, work-order procedure, published reporting page, or internal intake record.
10. **If residents report rodent or sanitation conditions directly to County, state or federal agencies, does the Town receive those reports or outcomes in a form that becomes part of its own record?**
    Would be settled by: referral protocols, correspondence, complaint logs, or intergovernmental procedures.
11. **What records-retention schedule governs memorial bench agreements and related donor records?**
    Would be settled by: the Town's current approved records-retention schedule and any applicable certificates of disposition.
12. **Is water used for waterfront or boardwalk maintenance separately metered or otherwise attributed to the department or activity consuming it?**
    Would be settled by: meter records, utility billing records, or the Town's internal cost-allocation procedure.

Anyone able to settle any of these questions is invited to do so. This document will be corrected, with the correction attributed.

Bottom Line

The record shows funded departments, active Public Works operations, waterfront expenditures, landscaping contracts, water-system work and recurring communication with residents.

The finding is more specific.

For several ordinary resident-facing responsibilities examined here, the public records reviewed did not yield the written standard, continuing assignment, or intake record that would make the next action predictable and traceable.

Nineteen water shutoff notices, seventeen of them issued one calendar day ahead, show communication occurring without a located minimum-notice standard. That break sits at the

Written Record: the capability to notify residents exists, but the rule governing its use was not located.

The memorial bench record shows a real Town program and real resident participation without a located current policy, executed agreement, or clearly identified continuing assignment. That break sits at Authority and Ownership: the asset remains, but who carries its care forward could not be traced.

The waterfront budget shows money for landscaping and boardwalk maintenance without a located written specification explaining how adjacent assets are maintained together. That break also sits at the Written Record: the means are appropriated, but the standard governing their use where those assets meet was not located.

The rodent and sanitation record shows outside reporting routes without a located Town intake path that would preserve the resident's initial report in the Town's own maintenance record. That break sits at the Written Record and reaches Accountability: without a located intake record, what was reported, what followed, and when a matter closed cannot be followed from the public record.

None of those findings establishes wrongdoing.

The condition is institutional.

When a written standard, assignment, or record cannot be located for a recurring decision, the work can still get done.

However, the result depends more heavily on who is present, what they know, what they remember, and what they decide in the moment.

That makes consistency difficult to demonstrate and continuity difficult to preserve.

Chapter One showed a recommendation entering an adopted plan without a traceable owner carrying the next step.

Chapter Two showed adopted authority and an identified owner without a traceable continuation into regulatory operation.

Chapter Three shows another kind of break.

The work exists. The people exist. The money often exists. What cannot always be found is the written standard that connects them consistently to resident and visitor experience.

That is what gets maintained.

And that, too, is the Seam.

Sources

Town of North Beach

- FY2016 Budget Presentation
- FY2018 Draft Budget
- FY2019 Financial Statements
- FY2027 Adopted Annual Budget
- FY2027 adopted fee schedule
- Town water-service interruption and shutoff notices reviewed for this chapter
- Notify Me
- News Flash / Alert Center
- Public Works
- Waterfront & Parks
- Beach & Boardwalk
- Wetlands Overlook Park
- Town Council meeting records concerning resident communications and Public Works notification practices
- Ordinances and resolutions reviewed for references to benches, memorials, plaques, donations, or gifts

State of Maryland

- Maryland Department of Natural Resources, wildlife guidance
- Maryland State Archives, records-management and records-disposal guidance
- Maryland Department of the Environment, stormwater guidance

Calvert County

- Calvert County Health Department, Environmental Complaint Form

Other Sources

- USDA Wildlife Services
- Treated Wood, deck maintenance guidance
- Trex, decking and railing care and cleaning guidance

Examination

What a Household Pays

Chapter Four

The household bill comes fourth because it provides the paper's point of comparison.

Here, the governing sequence works.

Rates are established. Responsibility is assigned. Bills are issued. Revenue is collected. Water is delivered. Wastewater is treated. Debt and operating costs are paid. Records exist.

Unlike the preceding chapters, this is not principally a situation of an adopted action that cannot be traced into operation.

Here an action can be traced.

That makes the remaining question different.

When the Seam carries a decision all the way into a household's life, can the household understand what happened, what it pays, and why?

That is the accountability test examined by Chapter Four.

Overview

Between FY2019 and today, North Beach's quarterly water and sewer rate structure changed substantially.

The visible change is straightforward.

The quarterly water minimum increased from $42.20 to $50. The sewer minimum increased from $91 to $126.

The less visible change is what those minimums purchase.

In FY2019, each minimum included the first 8,000 gallons of quarterly consumption.

The included volume subsequently fell to 6,000 gallons in FY2020, 5,000 in FY2021, 4,000 in FY2022, and 3,000 by FY2024.

The current adopted schedule keeps the first 3,000 gallons within the minimum and charges $9.00 per additional thousand gallons for water and $7.25 for sewer.

That restructuring materially changes what a household pays even when its water use does not change.

Two consumption levels mark the range of that change: 8,000 gallons, the volume the FY2019 minimums included, and 3,000 gallons, the volume the current minimums include.

A household using 8,000 gallons in a quarter paid $133.20 in Town water and sewer minimum charges under the FY2019 schedule because all 8,000 gallons were included.

At current rates, the same 8,000 gallons produces a $95 water charge and a $162.25 sewer charge, or $257.25 in Town water and sewer charges.

That is a 93.1 percent increase in those Town charges for the same quarterly consumption.

At 3,000 gallons or less, the comparison is $133.20 in FY2019 against $176 today, an increase of 32.1 percent.

Between those two levels, the increase falls between 32.1 and 93.1 percent. Above 8,000 gallons, the comparison depends on the FY2019 tiered charges. The typical quarterly consumption of a North Beach household was not established from the records reviewed.

Those figures are arithmetic on the published schedules, not estimates.

The restructuring itself is not evidence of an improper rate decision.

North Beach operates water and sewer enterprise funds with real operating, maintenance, capital and debt obligations. The Town also commissioned a rate-sufficiency study in December 2023 to examine those obligations and recommend a five-year rate structure.

The significant finding for this chapter is different.

The rate structure was studied, adopted and carried into operation.

What a household cannot find in one place is a plain-language account of what changed, what its minimum now buys, what its full annual water and sewer obligation is, and how the current water rate relates to the path recommended by the Town's own consultant.

The Seam worked.

The question is whether accountability closed the loop.

Part One: What the bill is made of

A North Beach household pays for water and sewer through two enterprise funds.

The water system and sewer system are financially distinct.

The Town operates its water system through wells, storage and a distribution network. Wastewater treatment involves North Beach's allocated share of the Chesapeake Beach treatment plant.

One side is principally a Town-operated system.

The other includes a substantial cost associated with treatment capacity at a plant the Town does not solely own or control.

For FY2026 and FY2027, the posted adopted fee schedule establishes the same residential rates:

Charge	Quarterly minimum	Included volume	Charge above included volume
Water	$50	3,000 gallons	$9.00 per additional 1,000 gallons
Sewer	$126	3,000 gallons	$7.25 per additional 1,000 gallons

A third charge appears on the quarterly utility bill but is not a Town charge.

The $15 quarterly Bay Restoration Fund fee is established by the State of Maryland at $5 per month, or $60 per year for a residential account.

The minimum quarterly bill is therefore $191 before any usage above 3,000 gallons.

Of that amount, $176 represents the Town water and sewer minimums and $15 represents the State fee collected through the Town bill.

The household's water and sewer obligation does not end there.

Two additional Town benefit charges are billed annually through the Calvert County property-tax bill: $100 for water and $118 for sewer.

The complete minimum household obligation is therefore spread across more than one bill and more than one government.

That becomes important later in this chapter.

Part Two: How the rate structure changed

The clearest way to see the structural change is to place the rate history in sequence.

Fiscal year	Water minimum / included volume	Water usage charge	Sewer minimum / included volume	Sewer usage charge
FY2019	$42.20 / 8,000 gal.	Tiered	$91 / 8,000 gal.	Tiered
FY2020	$42.20 / 6,000 gal.	Tiered	$91 / 6,000 gal.	Tiered
FY2021	$42.20 / 5,000 gal.	$6.25	$91 / 5,000 gal.	$7.25
FY2022	$42.20 / 4,000 gal.	$6.25	$126 / 4,000 gal.	$7.25
FY2023	$42.20 / 4,000 gal.	$6.25	$126 / 4,000 gal.	$7.25
FY2024	$50 / 3,000 gal.	$9.00	$172 / 3,000 gal.	$13.00
FY2026/FY2027 posted schedule	$50 / 3,000 gal.	$9.00	$126 / 3,000 gal.	$7.25

The historical figures through FY2024 come from the Town's rate-sufficiency study. The current figures come from the adopted FY2026/FY2027 fee schedule.

The principal change becomes clearer when the included volume is followed over time. In FY2019, the minimum charge included 8,000 gallons of quarterly consumption. That amount fell to 6,000 gallons in FY2020, 5,000 in FY2021, 4,000 in FY2022 and FY2023, and 3,000 by FY2024.

For water, the $42.20 minimum itself remained unchanged through FY2023 while the amount of water included within it was reduced.

That distinction matters from the household's side of the counter.

A resident comparing only the minimum charge from one bill or year to another could see the same $42.20 and not immediately see that the threshold for additional usage charges had moved.

The change was not principally in the number printed as the minimum.

It was what that minimum bought.

FY2024 then changed both parts. The included volume fell to 3,000 gallons, the water minimum rose to $50 and the water usage charge rose to $9.00. The sewer minimum rose to $172 and its usage charge to $13.00.

The sewer figures did not remain there.

The current schedule returns the sewer minimum to $126 and the usage charge to $7.25.

That reduction belongs in any fair account of the record.

One historical caution also belongs in the record. The rate study's historical table labels its benefit-fee column differently from the current fee schedule, which identifies the benefit charges as annual property-tax-bill items. For that reason, no historical full-year benefit-fee comparison is made here.

The 93.1 percent and 32.1 percent comparisons above use only the water and sewer minimum and usage structures that can be compared consistently.

Part Three: What the Town studied

North Beach did not make its recent rate decisions without analysis.

In December 2023, the Town engaged the Maryland Center for Environmental Training to review water and sewer rate sufficiency across FY2019 through FY2024 and recommend a five-year structure.

The study considered operations and maintenance, debt, capital expenses, cash balances and North Beach's share of wastewater treatment costs.

Its findings provide important context.

The study reported that both enterprise funds had held cash near one year of expenses, but that unplanned water maintenance and repair costs in FY2020 pushed the Water Fund below six months of operating expenses before it recovered by FY2023.

That is evidence of the financial vulnerability of a small utility system.

For water, the consultant recommended annual increases of approximately 5 percent in both the minimum and usage charge from FY2025 through FY2028. The recommended path would have reached a $57.75 minimum and $10.50 usage charge in FY2027, with the stated purpose of maintaining a 1.05 coverage ratio against projected cost increases.

That path does not appear in the current adopted schedule.

The posted FY2026/FY2027 schedule remains at a $50 minimum and $9.00 usage charge, and the FY2027 Budget adoption materials state that no water or sewer rate increase was adopted for FY2027.

For sewer, the record is different.

The consultant recommended returning the sewer minimum to $126 with a $7.25 usage charge, with no further increase through FY2028 and possible increases beginning later.

Those are the current adopted figures.

The study also discussed reserve targets and stated that cash reserves had not been identified in the Water Fund.

The record therefore shows the study entering the governing process and influencing the result.

The sewer recommendation is reflected in the current rate structure.

The recommended water increases are not.

What the public record reviewed for this paper does not establish is why the Town chose one path and not the other.

That absence does not support an inference.

Holding the water rate below the consultant's recommended path may reflect affordability concerns, changed financial conditions, anticipated debt retirement, different revenue assumptions, or another policy judgment.

The records reviewed here do not settle that question.

The important finding remains: the Town commissioned analysis, received recommendations, made rate decisions, adopted charges, and carried those charges into operation.

The governing sequence did not stop.

Part Four: The household's total obligation

A household's water and sewer cost cannot be determined from the quarterly utility bill alone.

At the current minimums, the quarterly bill contains:

- $50 Town water minimum;
- $126 Town sewer minimum; and
- $15 State Bay Restoration Fund fee.

That produces a minimum quarterly utility bill of $191, or $764 over four quarters.

Two additional Town charges appear annually on the Calvert County property-tax bill: $100 water benefit charge and $118 sewer benefit charge.

Adding those $218 in annual Town benefit charges produces a minimum annual water-and-sewer-related household obligation of **$982**, before any consumption above 3,000 gallons in any quarter.

That $982 does not all belong to the Town.

The $60 annual Bay Restoration Fund portion is a State charge.

Nor does it all arrive on the Town's quarterly bill.

The $218 in benefit charges are Town charges collected through the County property-tax bill.

The structure is therefore easy to misread if each bill is viewed separately.

The Town sets the quarterly water and sewer rates. The Town also establishes the annual water and sewer benefit charges, which appear on the Calvert County property-tax bill.

The State establishes the Bay Restoration Fund fee, while the Town collects it.

Different instruments and billing channels reach one household.

Nothing in the records reviewed establishes that any of those charges is hidden or misstated.

The adopted fee schedule identifies the annual benefit charges as property-tax-bill items.

The finding is simpler: ***No single Town document located for this review shows the household the complete structure in one place.***

Part Five: Where the money goes

The household's payments support operating systems with identifiable costs.

The line-item figures that follow come from the FY2026 Adopted Budget. The FY2027 adopted fund totals appear at the end of this Part.

The FY2026 Water Fund balances at $595,835. Its revenue includes $434,489 from water use and $135,306 from water-benefit charges.

Its expenses include well equipment, meters, water-line repairs, water-tower maintenance and debt service.

The same Budget carries $7,045 of principal and $94,117 of interest on a 1991 water bond.

The Sewer Fund is larger, balancing at $1,182,694 in FY2026.

Its revenues include sewer-use charges, sewer-benefit charges, Bay Restoration Fund receipts, tap fees and shared-line revenue.

Its largest identified expense is $556,624 for wastewater treatment operation and maintenance. The fund also carries sewer capital expenditures, line repairs and debt service associated with enhanced nutrient removal.

For FY2027, the adopted Budget carries the Water Fund at $613,571 and the Sewer Fund at $1,214,768.

These figures matter because they provide the other side of the household bill.

A utility rate is not simply a price attached to gallons.

It supports infrastructure, treatment, maintenance, capital needs and debt.

The Town's sewer arrangement also means a substantial portion of its cost is connected to wastewater treatment capacity and operations outside a system North Beach controls alone.

The Budget therefore provides substantial evidence for why dependable utility revenue is necessary.

It does not, by itself, answer how the burden is to be divided between minimum charges and usage charges.

That is a rate-policy decision.

Part Six: What a household can and cannot check

The Town provides households with useful information.

The online utility portal allows an account holder to view bills, payments and usage history.

The Town publishes its adopted fee schedule.

The Sewer and Water Department describes the system.

The State-posted Consumer Confidence Report states that the system met applicable state and federal drinking-water requirements in the covered year and identifies no violations in that report.

Those records allow a resident to check important parts of the service.

Other questions are harder to answer from the published record.

A household wanting to compare North Beach rates with Chesapeake Beach encounters two differently structured systems.

Chesapeake Beach uses fixed quarterly water and sewer charges per equivalent dwelling unit and then applies tiered usage charges. North Beach includes the first 3,000 gallons within its minimums and charges above that threshold.

Chesapeake Beach's fixed sewer charge is lower than North Beach's current sewer minimum, while its first-tier sewer usage charge is higher.

Which household pays more depends on consumption and the structure applied to that account.

For that reason, the records reviewed do not support a simple claim that one town is cheaper than the other.

A comparable current Calvert County residential rate table was not obtained for this review, so no County comparison is asserted.

Service history presents a similar issue.

The Town's system description acknowledges an iron issue and states that the water receives chlorine and an additional agent used to reduce that problem.

Individual notices also document water-main breaks, temporary shutoffs and the possibility of discoloration following restoration.

The Consumer Confidence Report provides the regulatory water-quality picture.

What was not located is a single cumulative household-facing record showing the history of breaks, shutoffs or discoloration events over time.

Again, the individual records exist.

The cumulative view is what is difficult for a household to see.

Part Seven: Closing the loop

Chapter Three examined ordinary Town responsibilities where the written standard or continuing assignment could not always be found.

Chapter Four is different.

Here the principal machinery is visible.

There are enterprise funds.

There are adopted rates.

There is a department.

There is a billing system.

There are operating expenses.

There is debt.

There is a consultant's study.

There are adopted budgets and fee schedules.

And households receive the service and pay the bill.

That makes this chapter the point of comparison.

The Seam has carried the decision into operation.

But the Introduction identifies one final step after funding and execution: ***Accountability.***

Accountability allows the Council, Administration and public to determine what happened, what remains unresolved, and what comes next.

For a household, that requires something very practical.

Can I understand what I am paying?

Can I understand what changed?

Can I see what my minimum buys?

Can I distinguish the Town's charge from the State's charge?

Can I see the Town charges that arrive through the County bill?

Can I understand why the current rate differs from the path recommended by the Town's consultant?

The documents reviewed for this chapter contain most of the pieces necessary to answer those questions.

What they do not provide is the complete household view.

That complete view matters for another reason. Affordability does not necessarily begin with creating a new program. Affordability can begin by understanding the full cost Town Government already places on a household, making that cost visible, and examining if and how the structure unintentionally distributes a burden.

For a household with little room in its monthly budget, even modest changes in rates, fees, minimums or included services can matter. The governing record ought to make those effects visible before assuming what response, if any, is warranted.

Furthermore, any proposal to create a new Town benefit that aims to relieve household financial pressures rests on questions outside the scope of this White Paper. Relief may already exist through State- and Federal-sponsored programs that residents do not know about or find difficult to locate.

Part Eight: Open questions

The following could not be resolved from the public documents consulted. Each is listed with the record that would settle it.

1. **What adopted instruments established each water and sewer rate change between FY2019 and FY2027?**
   Would be settled by: the applicable fee resolutions, ordinances, adopted fee schedules and budget records for each fiscal year.
2. **What was the adopted FY2025 water and sewer rate structure?**
   No adopted FY2025 schedule was located for this review.
   Would be settled by: the FY2025 adopted fee schedule and its adopting instrument.
3. **What was the Council's documented rationale for not following the consultant's recommended FY2025 through FY2027 water-rate path?**
   Would be settled by: Council minutes, work-session records, budget materials or a written Town explanation.
4. **What is the present effect of the adopted water rate on the 1.05 coverage ratio identified in the rate study?**
   Would be settled by: current enterprise-fund financial results and an updated rate-sufficiency calculation.
5. **What are the audited enterprise-fund results since FY2019, including net position, transfers, delinquencies, write-offs and reserve balances?**
   Would be settled by: audited annual financial statements and supporting enterprise-fund schedules.
6. **What are the complete terms of the enhanced nutrient removal loan and the 1991 water bond, including maturity, repayment obligations and any covenant requirements?**
   Would be settled by: the executed financing documents and amortization schedules.
7. **What is the verified household comparison among North Beach, Chesapeake Beach and applicable Calvert County systems at identical assumed consumption?**
   Would be settled by: current adopted rate schedules, with identical consumption and equivalent-dwelling-unit assumptions stated.
8. **How many billing disputes, nonpayment shutoffs and payment plans does the Town utility handle in a year, and how are those matters resolved?**
   Would be settled by: an aggregate utility-service report drawn from billing records.
9. **Is there a cumulative Town record of water-main breaks, planned and unplanned shutoffs, and discoloration events beyond individual notices?**
   Would be settled by: Sewer and Water Department work orders, operator logs and communication records.
10. **What are the Water Fund's currently identified reserves, if any, and how do they compare with the reserve level discussed in the rate study?**
    Would be settled by: current audited financial statements and Town financial records.
11. **What State and Federal assistance programs are available to North Beach households for housing, utility, energy, tax, and other household costs, and how do eligible residents learn about and gain access to them?**

Would be settled by: program eligibility rules and participation data from the administering agencies, and any County or Town outreach, referral, or partnership records.

Anyone able to settle any of these questions is invited to do so. This document will be corrected, with the correction attributed.

Bottom Line

Chapter Four is not a story about an adopted decision that disappeared.

It is evidence of the opposite.

North Beach studied its water and sewer rates. It maintains enterprise funds. It adopted charges. It bills households. It collects revenue. It operates infrastructure, pays treatment costs and debt, and continues providing service.

The governing sequence is visible.

That matters because it demonstrates that the Seam is not merely a theory for explaining what went wrong elsewhere.

North Beach already operates functions in which the connections hold.

The household rate history also shows what accomplishment alone does not guarantee.

Between FY2019 and the current schedule, the water minimum increased from $42.20 to $50 and the sewer minimum from $91 to $126.

More consequentially for many households, the volume included within those minimums fell from 8,000 gallons to 3,000.

For a household using up to 8,000 gallons in a quarter, the volume the FY2019 minimums included, Town water and sewer charges under the current structure run between 32.1 and 93.1 percent higher than under the FY2019 structure, even though its consumption is unchanged.

The current sewer rate also reflects the recommendation of the Town's rate consultant, while the consultant's recommended water-rate increases do not appear in the posted schedule.

That does not establish that the Town chose incorrectly.

The record reviewed does not establish why the different paths were chosen.

The household's total obligation is also divided across billing channels. The Town's water and sewer minimums and the State Bay Restoration Fund fee appear on the quarterly Town bill. Town water and sewer benefit charges appear annually on the County property-tax bill.

At the minimums, those water-and-sewer-related charges total $982 annually before excess usage, including the State fee.

All of the underlying numbers can be found.

What cannot be found in one place is the household's complete view of them.

That is why Chapter Four serves as the point of comparison.

Adoption occurred. Authority and ownership are present. The written records exist. Funding and execution occur continuously.

The remaining question is the last one in the Seam: ***Can the household see clearly enough what happened to hold the completed decision accountable?***

Chapter Three asked what Town Government feels like from the resident's side of the counter.

Chapter Four asks what the resident can see when the bill is placed on that counter.

The difference between the two chapters is important.

In Chapter Three, some of the connective records could not be found.

In Chapter Four, the record exists.

The Seam holds. The household just cannot see the whole of it from where it stands.

That is an accountability finding.

And that, too, belongs to the Seam.

Sources

Town of North Beach

12. Town of North Beach, FY2027 Adopted Annual Budget

Town of North Beach, FY2026 Adopted Budget

13. Town of North Beach, FY2026/FY2027 adopted fee schedule

14. Town of North Beach, water and sewer rates and charges

15. Town of North Beach, utility billing information and online utility portal

Town of North Beach, Sewer and Water Department system description

Town of North Beach, water-main break and service-interruption notices

16. Town of North Beach, Ordinance 25-02, adopted March 13, 2025

17. Town of North Beach, Resolution 26-03, adopted February 12, 2026

State of Maryland

Maryland Department of the Environment, Bay Restoration Fund fee

North Beach Consumer Confidence Report, State-posted

- Maryland Department of Housing and Community Development, homeowner assistance and housing-cost relief programs
- Maryland Office of the Comptroller, property-tax and homeowner-related information

Calvert County

- Calvert County Government, homeowner assistance and tax-relief information
- Calvert County Treasurer's Office, property-tax billing and payment information

Other Sources

- Maryland Center for Environmental Training, water and sewer rate-sufficiency study for the Town of North Beach, December 2023

Town of Chesapeake Beach, water and sewer rate schedule

- U.S. Department of Housing and Urban Development, housing-cost and household-affordability information

Comprehensive Plan and Annual Budget

Chapter Five

The Plan and the Budget come fifth because between them sits the gap this whole paper is about.

One document ranks what matters and prices nothing. The other prices what the government will do but does not show how priorities rank against what matters.

The question is what carries a priority from one document into the other.

Overview

North Beach has a Comprehensive Plan and North Beach has an Annual Budget (the Budget).

What the public record reviewed for this paper does not show is a continuing process that connects them.

The Comprehensive Plan is a policy document approved by the Mayor and Council on August 9, 2012, with a planning horizon of 2030 (Comprehensive Plan, Part 1). The Budget is a financial ordinance built each year through department requests, administrative review, mayoral priorities, Council work sessions, public hearing, and adoption.

The adopted FY2027 Operating and Capital Budget does not mention the Comprehensive Plan in its budget message, Capital Improvement Plan narrative, or individual project sheets. Neither does the FY2026 Budget (FY2027 Budget; FY2026 Budget).

That is the central finding of this chapter, and it is procedural rather than an allegation about the quality of the Town's financial management.

By the measures visible in the adopted Budget, North Beach has established substantial financial discipline. The Council adopted the constant yield property tax rate of $0.4859 per $100 of assessed value for the seventh consecutive year, down from $0.6170 in FY2021. The Water and Sewer Funds are described as self-sustaining through user fees, with no rate increase adopted for FY2027. One bond is projected to retire in January 2027 and two more in 2028 (FY2027 Budget; FY2027 adoption release).

The arithmetic is sound.

What the arithmetic is anchored to is the question.

The Council is also adopting approximately $1.9 million of capital work for FY2027. The public documents reviewed do not provide a written test showing how those capital choices advance, defer, replace, or stand apart from the community's adopted long-range priorities.

That does not mean the Council funded the wrong projects.

A project can be necessary, urgent, financially prudent, and correctly funded without appearing in the Comprehensive Plan. Conditions change. Infrastructure fails. Grant opportunities arise. Price moves. Emergencies intervene. An annual budget must respond to circumstances that a long-range plan cannot predict.

The finding is more specific.

Without a documented connection between the Plan and the Budget, the public record does not show how a long-range priority becomes a funded priority, how competing priorities are reconciled, or why an adopted priority moves forward in one year and waits in another.

The issue is not the existence of either document.

It is the connection between them.

Part One: What the two documents actually are

The Plan is a policy instrument with priorities and no prices.

The current Comprehensive Plan carries a Planning Commission recommendation dated September 22, 2011 and Mayor and Council approval dated August 9, 2012. It is organized into the elements required by Maryland and closes with an Implementation chapter (Comprehensive Plan, Part 1; Part 2).

That Implementation chapter states that it was included “to avoid the old idea of a Comprehensive Plan being placed on a shelf to pick up dust.”

Table IM-1 is where the Plan comes closest to becoming operational.

The table lists policies and implementation strategies with a Priority column and a Responsibility column. Priority 1 identifies short-term or critical work, Priority 2 generally reaches within ten years, and Priority 3 reaches toward the end of the planning period in 2030. Responsibility codes identify the entity expected to carry the work.

What the table does not provide is a cost estimate, funding source, or fiscal year.

The Plan therefore identifies priorities for pursuit, establishes relative priority, and assigns responsibility.

It does not establish what implementation will cost or when that cost enters a budget.

The Budget is a financial instrument with prices but no documented relationship to those Plan priorities.

The Council adopted the FY2027 Operating and Capital Budget on June 8, 2026 after a public hearing that had been rescheduled from May to allow additional feedback (FY2027 adoption release).

It contains four funds:

Fund	FY2027 Adopted
General Fund (011)	$4,734,457
Water Fund (055)	$613,571
Sewer Fund (022)	$1,214,768
Capital Improvement Plan Fund (066)	$1,899,940
All funds	**$8,462,736**

The two documents therefore contain complementary information.

The Plan identifies priorities and responsibility but does not price them.

The Budget prices operations and capital work but does not show how those choices correspond to the priorities in the Plan.

Neither document, standing alone, can provide that connection.

Part Two: What the law requires, and what it does not

Maryland requires the Comprehensive Plan, requires its periodic review, and requires an annual Planning Commission report that reaches toward implementation.

Under Land Use § 1-207, the Planning Commission must prepare, adopt, and file an annual report with the legislative body on or before July 1 covering the previous calendar year. Among other matters, the report addresses consistency with approved State and local plans associated with financing or constructing public improvements needed to implement the local plan.

At least once every five years, that report must also include an implementation-status narrative identifying significant changes to programs, regulations, financing programs, or State requirements necessary to achieve the Plan's visions and goals (Md. Code, Land Use § 1-207).

That reporting requirement creates a recurring point at which implementation and financing can be examined together.

Maryland also recommends budget-side practices but does not require North Beach to use them.

The Maryland Department of Planning describes a capital improvement program as a tool for coordinating community planning, financial capacity, and physical development. Its guidance includes Comprehensive Plan consistency among the questions used to evaluate a capital request, together with public safety, environmental effect, timing, outside funding, systematic replacement, and operating-cost effects. It also describes the use of consistent rating methods to compare projects (Planning 201: Growth Management Tools).

Those are recommended practices, not mandates.

North Beach is not in violation for using a different method.

The Town Charter is similarly limited in what it requires.

Its fiscal provisions require an annual budget, submission by the Mayor, public hearing, adoption by ordinance, appropriation before expenditure, and the lapse of appropriations at year end. Capital improvements appear in § 19-709 in connection with bond-financed capital contracts (Charter of the Town of North Beach).

The Charter does not mention the Comprehensive Plan and does not require a capital improvement program.

North Beach's six-year Capital Improvement Plan is therefore a governing practice the Town has chosen to maintain rather than a structure imposed by the Charter.

Maryland's 2026 law adds a resilience element to future Comprehensive Plans, addressing preparation for hazards and changing conditions. The law takes effect October 1, 2026, but does not apply to a municipality that began updating its Comprehensive Plan before that date. North Beach announced its update in 2025. In any event, the law does not require the Town to show how Comprehensive Plan priorities are carried into its capital budget (Chapter 110 of 2026).

The result is important to the finding in this chapter.

No outside requirement automatically joins North Beach's Comprehensive Plan to its capital budget.

If that connection is to operate consistently, it has to exist within the Town's own governing process.

Part Three: Where the Plan reaches toward the Budget

The 2012 Comprehensive Plan is not indifferent to money.

It reaches toward the capital budget in several places.

Its implementation narrative states that “The Town's Capital Improvements Program may help to fund some projects recommended by the Comprehensive Plan.”

The wording is permissive. The capital program may help fund Plan recommendations. The Plan does not establish the capital program as the required financial expression of its priorities.

Policy EC.7 goes farther.

The Economic Development element directs the Town to seek Planning Commission recommendations concerning future infrastructure improvements and have them heard at a public hearing as part of the capital improvement budget approval process (Comprehensive Plan, Part 2).

That is a procedural connection between planning and budgeting already contained in the Town's adopted Plan.

The FY2027 Budget calendar begins with staff kickoff and CIP worksheets in July 2025, followed by a meeting with the Mayor to obtain CIP priorities in August. Department operating and capital requests follow in September. A draft CIP goes to the Council in November, a draft budget in January, internal reviews follow with the Town Administrator and Mayor, Council work sessions occur in March, followed by public hearing and adoption (FY2027 Budget).

No Planning Commission recommendation, review, or consistency step appears in that published calendar.

Policy EC.10 reaches toward funding in another way. It directs the Town to continue seeking outside sources of revenue for needed capital improvements.

Of the $1,899,940 programmed for FY2027, $130,000 is identified as grant funding for a green infrastructure project. The remaining $1,769,940 is attributed on the CIP revenue page to the General Fund (FY2027 Budget).

Other Comprehensive Plan policies identify capital needs as well. The environmental element addresses stormwater facilities. The Transportation element addresses shared-use paths and parking-related improvements. The Economic Development element addresses the Bayside History and Nature Center.

Those policies establish direction.

They do not contain the cost, funding source, and fiscal year information needed to determine when or how they enter the capital program.

The Plan reaches toward the Budget.

The public record reviewed does not show a continuing procedure that completes the connection.

Part Four: How the Budget establishes priorities

The FY2027 Budget calendar shows how the capital process currently begins.

Capital priorities are discussed with the Mayor in August, followed by department requests. The Treasurer, Town Administrator, and Mayor then conduct internal budget meetings to review, refine, and align the proposed plan with what the Budget describes as the Town's “strategic priorities” (FY2027 Budget).

The Budget does not identify the document in which those strategic priorities are established.

That distinction matters.

There is nothing inherently improper about an Administration developing a capital program through executive priorities and department requests. For a municipality of North Beach's size, that is a practical way to assemble a budget.

The question raised by this paper is one of continuity and record.

If the priority-setting method exists principally within the annual administrative process, the adopted documents do not allow a resident, Council member, Planning Commissioner, or future Administration to reconstruct how one capital need was ranked against another or how the choices relate to the Comprehensive Plan.

The Planning Commission appears in the FY2027 Budget as a $6,700 Legislative expense line. FY2025 actual spending against that line was $504. Planning and Zoning, including code enforcement, is separately budgeted at $66,500 (FY2027 Budget).

The Town describes its six-year Capital Improvement Plan as a “living document” reviewed and updated annually by the Mayor and Town Council, with public feedback received through the annual budget process (Six-Year Capital Improvement Plan).

That structure places the annual capital decision where it belongs, with the elected officials responsible for appropriating public money.

What is not visible is the intermediate record showing how those annual choices are tested against the longer-term priorities the Town has already adopted.

Part Five: What the capital record shows

The FY2027 six-year Capital Improvement Plan totals $3,174,940.

Fiscal Year	Adopted Six-Year CIP	Share of Total
FY2027	$1,899,940	59.8%
FY2028	$1,075,000	33.9%
FY2029	$100,000	3.1%
FY2030	$100,000	3.1%
FY2031	$0	0%
FY2032	$0	0%
Total	**$3,174,940**	**100%**

Approximately 93.7 percent of the six-year program is concentrated in its first two years. No expenditures are programmed for FY2031 or FY2032 (FY2027 Budget).

The capital window also now extends through FY2032, two years beyond the current Comprehensive Plan's 2030 horizon.

Neither fact establishes that the capital program is improperly constructed.

They do show that the published six-year document provides little information about capital requirements beyond its near-term years at the same time that the Town's operative long-range policy document is approaching the end of its own horizon.

The year-over-year comparison adds another dimension.

Project	FY2026 Six-Year Plan	FY2027 Six-Year Plan	Change
Flower Box Replacement	$1,000,000 across FY2026-FY2030	Not listed	Removed from the FY2027 six-year plan; $1,000,000 had appeared in the prior plan
Boardwalk Railing Replacement	$250,000 over five years	$100,000 in FY2027	Planned amount decreased by $150,000; now shown in one year
Water and stormwater service saddles	$475,000 over five years	$655,940 over two years	Planned amount increased by $180,940; now shown over two years
Road repaving	$1,063,000, FY2026-FY2027	$1,350,000, FY2027-FY2028	Planned amount increased by $287,000; scheduled years shifted one year later
Sidewalk replacements	$300,000, FY2028-FY2030	$300,000, FY2028-FY2030	No change in planned amount or scheduled years
New in FY2027	Not listed	Boardwalk repairs, pump-station generators, SCADA, green infrastructure, building access control, boardwalk audio, DPW truck	Planned increase: Seven projects newly listed in the FY2027 capital plan add $719,000 in scheduled spending.

The $1 million Flower Box Replacement program was removed between the two plans. Seven projects were added. The FY2027 capital total projected in the prior year's six-year plan was $1,225,000; the amount ultimately adopted for FY2027 was $1,899,940, approximately 55 percent higher (FY2026 Budget; FY2027 Budget).

Change between annual capital plans is not itself evidence of drift.

Some changes are explicitly explainable as operational reprioritization. Deferring road repaving while accelerating water and stormwater service saddles, for example, may reflect an entirely sound response to infrastructure conditions.

The difficulty is that every project sheet reviewed in the FY2026 and FY2027 capital plans is marked “Priority 1,” while no published ranking method connects those project priorities to the priorities in the Comprehensive Plan.

When every capital project carries the same priority designation, the designation does not explain the order of work.

The public can see what changed.

It cannot consistently see the governing basis on which the changes were ranked.

Part Six: How a capital dollar is shown in the record

The capital record raises a second transparency question.

The FY2027 General Fund expenditure budget totals $4,734,457 across fourteen accounts. No separately identified transfer to Fund 066, transfer to a capital projects fund, or capital outlay line was located in that General Fund expenditure presentation.

The CIP revenue page nevertheless attributes $1,769,940 to “GENERAL FUND.” The individual FY2027 capital project sheets place project funding in a column headed “Fund Bal,” a term not defined in the Budget document (FY2027 Budget).

Taken together, those documents appear to indicate that the non-grant portion of the FY2027 capital program is being financed from fund balance rather than from a current-year General Fund transfer.

The precise accounting treatment could not be established from the adopted Budget alone and remains an open question.

The distinction matters because fund balance also appears elsewhere in the FY2027 operating budget.

The General Fund uses $365,319 of fund balance as revenue to balance FY2027 operations, following $566,181 in FY2026 (FY2027 Budget; FY2026 Budget).

The adopted Budget does not provide, in the documents reviewed for this chapter, the total current fund balance, the division between committed and unassigned amounts, a stated fund-balance target, a projected ending balance, or a written reserve policy.

Nor do the FY2026 and FY2027 Budget books contain a multi-year financial forecast connecting projected operating costs, capital requirements, debt, and available resources over the same horizon as the capital program.

None of those observations establishes financial distress.

They establish the limit of what can be determined from the published Budget.

The Town's annual financial record demonstrates whether revenues and expenditures balance for the fiscal year.

The longer-range question is different: what financial resources will be available, what future obligations compete for them, and how the Town can marshal those resources toward its adopted priorities over time.

That is where the financial record and the planning record meet.

Part Seven: The implementation record

The Maryland Department of Planning maintains a Comprehensive Plan Report and Review Schedule for municipalities.

For North Beach, the tracker identifies the Plan adoption year as 2012, an annual local jurisdiction report due July 1, an asterisk in the five-year mid-cycle report column, a ten-year review window of 2022 through 2025, and three asterisks in the Sustainable Growth Planning Principles column.

The tracker's footnotes state that an asterisk in the mid-cycle column means the report has not been received, and that three asterisks indicate that the Comprehensive Plan has not incorporated the Sustainable Growth Planning Principles adopted by the General Assembly in 2025 (Maryland Department of Planning, Comprehensive Plan Report and Review Schedule, Municipalities).

The record therefore establishes several things.

The operative Comprehensive Plan was adopted in 2012.

The five-year mid-cycle implementation report is shown by the State as not received.

The ten-year review window has passed without an adopted replacement Plan appearing on the State tracker.

The existing Plan does not yet incorporate the newer State planning principles.

North Beach has begun the update process.

Planning and Zoning held a public open house on March 22, 2025 at Town Hall. A seventeen-slide presentation explained the State's required planning elements and described the role of a Comprehensive Plan as including infrastructure needs, quality-of-life improvements, economic strategies, social equity, and fiscally responsible budgeting (Comprehensive Plan Update; update presentation).

That work matters.

It also does not replace the currently adopted instrument.

Until an updated Plan is adopted, the 2012 Comprehensive Plan remains the operative long-range policy document examined in this paper.

The FY2027 Budget was adopted without reference to it.

Part Eight: The scale of an adopted commitment

The 2023 Compound Flood Action Plan provides the clearest test of why the connection between planning and budgeting matters.

On July 13, 2023, the Mayor and Council adopted the Compound Flood Action Plan by Resolution 23-08.

The plan identifies seventeen projects totaling approximately $21.7 million. Roughly $12 million is placed in its immediate tier. Its largest individual project is the Atlantic Avenue seawall and revetment, estimated at approximately $7.9 million (Resolution 23-08; Compound Flood Action Plan).

The adopted FY2027 six-year Capital Improvement Plan totals $3,174,940 across all Town capital purposes.

Those figures do not establish that the Town was expected to appropriate $21.7 million.

Adoption of a plan is not an appropriation.

Large flood projects may depend on engineering, permitting, grant cycles, outside agencies, project sequencing, or financing beyond the Town's own-source revenue. Chapter One documents that North Beach has successfully used outside funding and phased implementation to advance substantial flood work.

The specific finding is documentary.

No public document reviewed for this chapter reconciles the seventeen projects in the adopted Compound Flood Action Plan to the six-year capital program by identifying which are already completed, which are represented under different project names, which are awaiting outside funding, which have been deferred, and which remain unprogrammed.

The FY2027 capital plan does contain work related to water, stormwater, pumps, green infrastructure, and system controls. Whether individual items correspond to projects in the Compound Flood Action Plan under different names is not stated in the capital document, and this paper does not assume that they do or do not.

This is the scale at which the distinction between budgeting and long-range financial management becomes visible.

North Beach has an adopted Comprehensive Plan that establishes priorities but does not price them.

It has an adopted flood plan that prices major future work.

And it has an annual and six-year capital program that does not show how either adopted plan was used to establish the order of capital work.

Each document can be valid on its own.

The Seam is the record that would allow one to be followed into the next.

Part Nine: Open questions

The following could not be resolved from the public documents consulted. Each is listed with the record that would settle it.

1. **Has the Planning Commission filed the annual reports required by Land Use § 1-207 with the Council in recent years?**
   The State tracker establishes the status of the mid-cycle report but does not settle whether annual reports were filed locally.
   Would be settled by: Planning Commission filings and Council minutes.
2. **Does an internal capital prioritization method, rating sheet, facilities inventory, or other management document exist but remain unpublished?**
   Would be settled by: the document itself or confirmation from the Town Administration.
3. **Is the six-year Capital Improvement Plan separately adopted by the Council, or does it exist as part of the annual budget document?**
   Would be settled by: the Budget adoption ordinance and any accompanying capital resolution.
4. **What is the current General Fund balance, its committed and unassigned portions, its projected ending balance, and does a written fund-balance or reserve policy exist?**
   Would be settled by: audited financial statements, budget work papers, and a Treasurer's statement.
5. **How does the $1,769,940 attributed to “GENERAL FUND” on the CIP revenue page move into Fund 066 in the Town's accounts, and what does the “Fund Bal” column on the project sheets represent?**
   Would be settled by: the Treasurer's accounting treatment and audited financial statements.
6. **Why was the $1,000,000 five-year Flower Box Replacement program removed between the FY2026 and FY2027 capital plans, and what happened to the need it represented?**
   Would be settled by: FY2027 capital work-session records or the underlying capital request.
7. **Which of the Compound Flood Action Plan's seventeen projects, if any, are represented in the current capital program under different names, and what is the Town's sequencing intention for the remainder?**
   Would be settled by: a Town reconciliation of the adopted flood plan and current capital program.
8. **What is the current status of the Comprehensive Plan update and its expected adoption date?**
   Would be settled by: Planning and Zoning records and State review correspondence.
9. **What is the formal title and date of the most recent independent audit, and what were the dispositions of any internal-control observations?**
   Would be settled by: the audit report and Council presentation record.
10. **How were the seven newly listed FY2027 capital projects, totaling $719,000, prioritized alongside the recommendations in the adopted Compound Flood Action Plan, including the proposed San Francisco by the Bay analysis?**
    Would be settled by: capital requests, project-ranking records, budget work-session materials, and a documented status for the recommended analysis.

11. **What is the documented status and scope of North Beach's current Comprehensive Plan update, and how will the Town account for Maryland's new resilience-element requirements in its next review cycle?**
    Would be settled by: the Planning Commission's update schedule and work plan, correspondence with the Maryland Department of Planning, and the adopted scope for the next review.

Anyone able to settle any of these questions is invited to do so. This document will be corrected, with the correction attributed.

Bottom Line

North Beach plans in one document and budgets in another.

The public record reviewed for this paper does not show the continuing step that joins them.

The same record documents the Town's annual financial management. The property tax rate has declined from its FY2021 level and has remained at constant yield for seven consecutive years. The enterprise funds are described as self-sustaining. Three bonds are approaching retirement. The Town prepares annual budgets, maintains a six-year capital program, and submits its finances to independent audit.

That record establishes financial discipline and demonstrates the capability to prepare, fund, and account for annual operations.

It also establishes the point from which the next question can be asked.

Annual financial responsibility asks whether the Town lived within its means, met its obligations, and accounted for the money entrusted to it.

Long-range governing adds another question: Did the money advance the priorities the Town adopted for its future?

The public record does not presently allow that question to be answered consistently. The reason can be traced through each step of the Seam.

Adoption. The 2012 Comprehensive Plan remains the Town's operative long-range policy document. The Plan's implementation table assigns priorities and responsibilities but no costs, funding sources, or fiscal years. The State's tracker shows the five-year mid-cycle report not received, and the 2022–2025 review window has passed without an adopted replacement Plan.

Authority and Ownership. Policy EC.7 directs the Town to seek Planning Commission recommendations on future infrastructure improvements as part of capital budget approval, but no Planning Commission step appears in the FY2027 Budget calendar. The Charter requires an annual budget but does not connect it to the Comprehensive Plan or require a capital improvement program.

Written Record. Neither the FY2026 nor the FY2027 Budget mentions the Comprehensive Plan. The FY2027 Budget describes aligning capital requests with the Town's "strategic priorities" without identifying the document that establishes them. Every project sheet reviewed carries the

same Priority 1 designation, and no published ranking method shows how projects that move between annual versions of the capital plan relate to the Town's adopted long-range priorities.

Funding and Execution. Approximately 93.7 percent of the six-year capital program is concentrated in its first two years, and the final two years contain no programmed expenditures. The non-grant portion of the FY2027 capital program is attributed to the General Fund and appears on individual project sheets under “Fund Bal,” while the adopted Budget does not disclose enough information to establish from that document alone the amount, policy, target, or projected remaining balance behind that funding. The Town has separately adopted a Compound Flood Action Plan identifying approximately $21.7 million in future work without a published reconciliation showing how those projects relate to the $3.17 million six-year capital program.

Accountability. Taken together, those conditions mean that the public record does not consistently allow a reader to follow a Plan priority into a funded line or trace a funded line back to a Plan priority.

These findings do not establish that a particular capital decision was wrong or explain why the Council made it.

The finding is institutional and specific.

The Annual Budget shows what the Town can carry within a single fiscal year. The Comprehensive Plan and the Compound Flood Action Plan describe what the Town has adopted for the years beyond it.

The governing connection between the two is not visible in the public record reviewed.

That is the break in the Seam examined by Chapter Five.

Adoption establishes the direction. Funding makes accomplishment possible. The Seam is what allows one to answer to the other.

Sources

Town of North Beach

- FY2027 Adopted Operating and Capital Budget
- FY2026 Adopted Budget
- FY2027 Budget Adoption Release, June 8, 2026
- Comprehensive Plan, Part 1
- Comprehensive Plan, Part 2
- Comprehensive Plan Update page
- Comprehensive Plan Update presentation, March 2025
- Six-Year Capital Improvement Plan
- Resolution 23-08, adopting the 2023 Compound Flood Action Plan
- 2023 North Beach Compound Flood Action Plan
- Charter of the Town of North Beach, Maryland State Archives

State of Maryland

- Md. Code, Land Use § 1-207, Annual Report
- Maryland Department of Planning, *Requirements of a Comprehensive Plan*

- Maryland Department of Planning, *Comprehensive Plan Report and Review Schedule, Municipalities*
- Maryland Department of Planning, *Planning 201: Growth Management Tools*
- Maryland Department of Planning, *Planning Commissions and Comprehensive Plan Consistency*
- Chapter 110 of 2026 (HB 243), Resilience Element, new Land Use § 3-108
- Chapter 110 Fiscal and Policy Note

The Boardwalk Benches

Chapter Six

A single memorial bench is but one small thing in the scale of Town Government.

That is precisely why the bench is useful.

A resident does not need to understand municipal organization, contract administration, records retention, budgeting, or asset management to sit on a bench overlooking the Chesapeake Bay.

Town Government does.

The memorial benches along the North Beach boardwalk bring several ordinary responsibilities together in one physical place. The Town maintains the boardwalk. Landscaped beds sit immediately behind many of the benches. Public Works maintains Town infrastructure and public spaces. Money is appropriated for pier and boardwalk maintenance and repairs. The Town previously administered a memorial bench program through which people, families and organizations could contribute to a public asset in memory of someone important to them.

Each of those things can be found separately in the record.

The bench shows what happens where they meet.

Overview

The benches examined for this Examination are mounted directly to the boardwalk and sit immediately beside landscaped beds.

Photographs **taken for the author's** condition assessment **(*Memorial Bench Program*, August 14, 2026; see Sources)** show weathered wooden bench slats, biological growth concentrated on portions of the decking beneath the seating area, discoloration on the wood, and corrosion or rust staining around some mounting hardware. Vegetation from the beds behind the benches reaches the backs of some benches and, in places, grows through the gaps between the backrest slats.

Those observations establish physical conditions. They do not, by themselves, establish why each condition developed or the appropriate maintenance method for each condition.

That distinction is important.

The author’s technical review found that the visible conditions are not all the same. Biological growth, weathering, chemical staining, corrosion, moisture, vegetation contact, wood, composite decking, metal hardware and memorial plaques do not necessarily respond to the same

treatment. The photographs also do not establish the bench wood species, decking manufacturer, warranty status, precise biological organism, or structural condition.

For purposes of this White Paper, the significance is not which cleaning method is correct.

What is significant is that maintaining the bench requires someone to know the difference.

Part One: What the Annual Budget establishes

The adopted Budget documents waterfront maintenance funding.

The adopted FY2027 Annual Budget contains a Waterfront Operations function and appropriates $20,000 for pier and boardwalk maintenance and repairs. The Annual Budget also contains a $60,000 annual maintenance agreement for flower beds.

Those appropriations establish that the Town funds waterfront maintenance.

They do not, by themselves, establish the standard governing each asset or how work is coordinated where assets meet.

The expenditures are evidence that North Beach spends money to maintain the waterfront.

Nor is this Examination an argument about whether either amount is too high or too low.

The records reviewed do not provide the information necessary to make that judgment.

The question is what happens when work funded through separate purposes meets at the same physical asset.

A landscaped bed does not stop being part of the landscape when its vegetation reaches a bench.

A bench does not stop being part of the boardwalk because a memorial plaque is attached to the bench.

Water does not observe departmental boundaries.

Neither does corrosion.

The physical Town operates as one place even when the paperwork used to administer the Town necessarily divides that place into budgets, departments, contracts and scopes of work.

That is where the Seam matters.

Part Two: What the memorial bench record establishes

The memorial benches add something more than ordinary asset maintenance because they connect a Town asset to the people and organizations that contributed a bench in memory of someone important to them.

Town financial records establish that memorial-bench activity existed.

The FY2016 budget presentation reported approximately sixteen anticipated spaces for memorial benches following pier renovation, while approximately fifty memorial bench requests were on file.

The FY2018 draft budget contained revenue and expense lines identified as the BOARDWALK BENCH MEMORIAL FUND.

The FY2019 financial statements attributed a decrease in contributions and donations to reduced boardwalk memorial donations.

Taken together, those records establish that memorial giving was real and that the Town administered a bench-related activity.

What the records reviewed for this paper do not establish is the complete governing structure behind that activity.

No published memorial bench policy was located.

A review of the ordinance and resolution titles examined for Chapter Three did not identify an instrument concerning benches, memorials, plaques, donations or gifts.

No executed original memorial bench agreement was produced for this review.

That missing document matters because recollection cannot substitute for an executed agreement.

A recollection exists that original agreements may have transferred maintenance responsibility to bench owners after ten years. Without an executed agreement establishing that term, this paper does not treat the recollection as a finding and does not assign such an obligation to a donor or donor family.

The public records reviewed for this Examination do not establish a ten-year term, a donor maintenance obligation, improper destruction of records, or wrongdoing by any person.

The unanswered question is therefore not: Who failed to maintain the benches?

The record does not support that conclusion.

The better question is: “Where is the continuing written responsibility that tells the Town, the donors, the employee who inherits the work, and the Administration that follows what happens to the bench over time?”

That is the institutional question.

Part Three: Where maintenance and ownership meet

The current Town materials reviewed for Chapter Three describe general responsibilities for public infrastructure and waterfront spaces.

Neither source reviewed specifically identifies continuing responsibility for memorial benches as a category.

Again, that does not establish that nobody maintains the benches.

Visible maintenance occurs along the waterfront. Money is appropriated for maintenance. The benches remain in public use.

The documentary finding is more specific.

The written standard governing recurring care of the benches could not be located, and neither could a public document specifically assigning continuing responsibility for the memorial benches.

The physical condition makes that documentary gap visible because maintaining a bench in this location is not one isolated task.

The bench sits on the deck.

The bench is attached by hardware.

A plaque is attached to the bench.

Landscaping sits behind the bench.

Vegetation can contact the bench.

Water reaches the bench.

Debris collects beneath the bench.

People sit on the bench.

A family may associate the bench with someone they loved.

The asset therefore crosses several administrative boundaries simply by remaining where the Town placed the bench.

Part Four: The lesson in one bench

A municipal government has to divide work.

Budgets divide work into lines.

Contracts divide work into scopes.

Departments divide work into responsibilities.

The physical Town does not divide itself that neatly.

That is not a criticism of budgeting, contracting or departmental organization. Those structures are necessary.

The question is whether something connects those structures when responsibility crosses the lines they create.

The memorial bench provides a particularly clear example because nearly every part of the governing sequence can be seen around the bench.

There was an activity through which memorial benches were provided.

There is a physical asset.

There is public use.

There is maintenance activity.

There is maintenance funding.

There is a financial record showing memorial contributions.

What could not be followed through the public record reviewed is the complete written chain connecting the original memorial activity to continuing responsibility for the asset.

That is the missing connection.

That is the break in the Seam examined in this Chapter.

And because the connection is not visible in the record, ordinary questions become difficult to answer.

What was promised when the bench was placed?

Who owns the continuing maintenance decision?

What standard governs the care of the bench?

How is that standard coordinated with the boardwalk and landscaping immediately around the bench?

What survives when the employee who knows the history leaves?

What survives when an Administration changes?

Those are not questions about whether somebody cares.

They are questions about whether care has been converted into an institutional responsibility that can survive the people currently providing the care.

Part Five: What this Examination does not establish

The Examination does not establish that the benches have been abandoned.

The Examination does not establish that the Town has failed to spend money on waterfront maintenance.

The Examination does not establish that the flower-bed maintenance agreement caused the observed bench conditions.

The Examination does not establish that power washing is always appropriate or never appropriate.

The Examination does not establish the precise material, structural condition or remaining useful life of any bench or section of decking.

The Examination does not establish that an original agreement transferred maintenance responsibility to a donor after ten years.

The Examination does not establish that missing records were improperly destroyed.

And the Examination does not establish that any current or former Mayor, Council member, employee, contractor, donor or donor family failed in a duty.

Several of those questions may be answerable from records not available for this review.

Until those records are located, the questions remain unresolved.

That boundary is part of the finding.

Part Six: The Seam made visible

The significance of the memorial bench is not the bench.

The significance is what becomes visible through the bench.

North Beach can maintain an attractive waterfront.

North Beach can appropriate money for public assets.

North Beach can administer contracts.

North Beach can accept memorial contributions.

North Beach can install an asset that remains in public use for years.

All of those things demonstrate capability.

Sustained accomplishment depends on the capacity to marshal those capabilities through continuing assignments, records, standards, funding, and execution as people and Administrations change.

That is why a written record matters.

That is why continuing ownership matters.

That is why a maintenance standard matters.

And that is why accountability comes last in the Seam rather than first.

Adoption → Authority and Ownership → Written Record → Funding and Execution → Accountability

The bench is still there.

The people who made the original decisions may not be.

The people who donated may not be.

The employees who knew the history may not be.

The Administration may change.

The asset remains.

Bottom Line

In a single bench, the institutional question at the center of this White Paper can be seen without abstraction:

Did the responsibility survive the decision that created the bench?

Where the answer is preserved in an assignment, a record, a standard and a funded operating practice, the Seam holds.

Where one of those connections cannot be found, the work may still get done.

However, the work depends more heavily on the people who happen to be there to remember what comes next.

That is the difference between maintaining an asset and sustaining the capacity to care for the asset over time.

And that is what one simple bench reveals.

Sources

Town of North Beach

- FY2027 Adopted Operating and Capital Budget
- FY2016 Budget Presentation
- FY2018 Draft Budget
- FY2019 Financial Statements
- Ordinances and Resolutions Index
- Public Works
- Waterfront & Parks

Other Sources

- *Memorial Bench Program: Why Power Washing Is Not a Sustainable Solution*, Elizabeth N. Lawton, August 14, 2026

The Register

Chapter Seven

This White Paper uses public records to examine specific visible concerns and experiences of residents and visitors to the Town of North Beach, Maryland.

The six Examinations apply the same governing questions across different subjects.

The Register brings the discussion together.

The Register does not add another examination, re-examine the findings of the chapters that came before it, or prescribe what Town Government ought to do about the observations.

This Chapter asks a more specific question: ***"After the public record has been followed as far as it can be followed, what remains to be determined?"***

That distinction matters.

Some of the questions that follow may already have answers inside Town Hall. A contract may exist that was not publicly available. A staff assignment may be understood even though it is not published. A project may be advancing through a grant process that does not yet appear in the adopted capital program. A procedure may be routinely followed without appearing in the documents reviewed for this paper.

The Register does not treat those possibilities as evidence that work occurred.

Similarly, **The Register does not treat the absence of a public record as proof that it did not exist.**

Where the record answers the question, this paper answers it. Where the record stops, this paper stops.

The questions that remain are registered here so that uncertainty does not become assumption through repetition.

Part One: Reading the Register

The Seam examined throughout this paper follows a governing sequence: ***Adoption → Authority and Ownership → Written Record → Funding and Execution → Accountability.***

The Seam identifies the connections that must exist between an adopted decision and an accomplished result.

Not every examination in the paper begins at *Adoption*. Not every condition requires a new ordinance or resolution. Not every question requires money.

The Register organizes the findings of the six Examinations around the steps of the Seam.

The Register asks what else must be known moving forward.

The Register does not ask who is at fault.

Part Two: Adoption

Adoption establishes what the Town has formally decided to do.

Across the Examinations, the public record shows substantial adopted authority.

The Town has a Comprehensive Plan, a Compound Flood Action Plan, historic preservation law, and architectural design standards. The Town adopts annual operating and capital budgets, utility rates and fees, and has created committees and commissions through formal action.

The public record therefore does not support a general conclusion that North Beach's governing problem is a failure to adopt.

The remaining questions are more specific.

Historic preservation. Chapter 62 remains Town law and establishes a Historic Preservation Commission with regulatory authority. The Commission performed identifiable historical and interpretive work, but its current legal and operating status could not be established from the records reviewed. No formal designation under Chapter 62 was located.

Memorial benches. Financial records establish that memorial-bench activity existed and that the Town received memorial contributions. No published policy, ordinance, resolution, or executed original agreement establishing the program and its terms was located in the public records reviewed.

Comprehensive Plan implementation. The Plan contains implementation policies, including Policy EC.7, which reaches toward the capital budget. The public record reviewed does not

establish whether that procedural step has become part of the Town's continuing budget practice.

These are different conditions.

One condition concerns adopted authority whose continuing regulatory operation is unclear.

One condition concerns a program that operated even though the instrument establishing its terms could not be located.

One condition concerns an adopted planning procedure whose continuing implementation is not visible in the Budget record reviewed.

The questions are therefore:

- What adopted authorities remain active but are not operating as originally structured?
- What recurring Town activities operate without a governing instrument that can readily be located?
- What adopted procedural requirements or policies have become continuing administrative practice, and which have not?

Those questions cannot be settled by adoption alone.

Answering them requires examining authority and ownership.

Part Three: Authority and Ownership

Authority answers whether the government may act.

Ownership answers who carries the work forward.

The Environmental Record demonstrates that North Beach can establish clear ownership and carry work into execution.

The ***Environmental Record*** provides the strongest example. The Town established a Stormwater and Flood Mitigation Advisory Committee, obtained outside funding, retained engineers, adopted a plan, priced projects, and carried significant flood work into execution. The public record allows much of that sequence to be followed. The energy commitments described

in the certification record also raise the earlier question of whether a distinct continuing program was adopted.

The same Chapter also shows the boundary.

At San Francisco by the Bay, residents raised an erosion condition. Engineers investigated it, distinguished the problem from flooding, and recommended a community-specific hydrologic and hydraulic analysis. That recommendation entered the adopted Compound Flood Action Plan. No public record reviewed for this paper shows a continuing assignment carrying that recommendation into a commissioned study, cost estimate, or capital line.

The ***Historic Record*** raises the same ownership question differently. Chapter 62 creates authority and assigns that authority to a Historic Preservation Commission, but the Commission's current legal and operating status could not be established from the public record reviewed.

What Gets Maintained raises the same ownership question at the administrative level. The Town Government performs maintenance, issues utility notices, and responds to public conditions. In several instances examined, the continuing written assignment or standard governing the work could not be located.

The Boardwalk Benches makes the consequence tangible. The physical asset remains even as the people responsible for its administration may change over time. Those who accepted the contribution, installed the bench, or understood its history may no longer be available.

The governing questions are:

- Who owns the next step when an adopted recommendation falls outside the work structure that produced it?
- Who owns continuing responsibility when a board, commission, committee, program, or administrative practice survives in law or in the physical Town but its current operating assignment is unclear?
- Where is that ownership recorded so that it survives changes in employees, elected officials, volunteers, contractors, and Administrations?

A responsibility known only by the people currently performing the work can still produce good results.

The question is whether the responsibility survives them.

That leads to the written record.

Part Four: Written Record

The written record is the institutional memory of the Seam.

The written record preserves what was decided, who owns what happens next, what was done, and why.

Every Examination in this paper demonstrates the importance of that function.

In the ***Environmental Record***, the public record did not establish whether the recommended San Francisco by the Bay analysis was commissioned after adoption of the Compound Flood Action Plan. The reviewed record also did not establish whether a continuing program was adopted to carry the municipal energy goals forward or show recurring measurement against them.

In the ***Historic Record*****,** the current operating status of the Historic Preservation Commission could not be established from the records reviewed, while adopted preservation authority remains in Town law.

In ***What Gets Maintained***, no written notice standard was located for the water-shutoff notices examined. No published maintenance specification or bench-specific assignment was located for the memorial benches. No Town intake or tracking record was located for the sanitation reports examined there.

In ***The Boardwalk Benches***, the original donor agreements could not be located. Without those agreements, the paper cannot determine what the Town promised, what donors agreed to, or whether a recollected maintenance term was part of the original agreement.

What a Household Pays shows the opposite condition. Utility rates can be followed through studies, adopted charges, budgets, and continuing billing. The remaining accountability issue is not whether the financial mechanism exists, but whether a household can readily see the whole obligation in one place.

Comprehensive Plan and Annual Budget raises the record question at the governing level. The Comprehensive Plan and Annual Budget both exist. ***What could not be located is the continuing public record showing how Comprehensive Plan priorities are reconciled with Annual Budget decisions when priorities are selected, deferred, funded, or carried forward.***

The governing questions are:

- What recurring Town responsibilities depend primarily on institutional memory rather than a written procedure, assignment, agreement, schedule, or standard?
- Which records exist internally but are not presently visible in the public record?
- Where a record cannot be located, what can be reconstructed reliably from minutes, contracts, financial records, project files, correspondence, archived material, or other original sources?
- What record must remain after a decision is made so that the next person does not have to reconstruct the decision from the beginning?

A written record does not accomplish the work.

The written record allows the work to continue.

That leads to funding and execution.

Part Five: Funding and Execution

Funding makes accomplishment possible.

Funding, by itself, does not establish why one priority advances and another waits.

The six Examinations repeatedly make that distinction.

The governing body has constructed flood infrastructure and maintains a waterfront, funds water and sewer systems, operates Town services, maintains parks and public spaces, and adopts a capital program.

What a Household Pays demonstrates a functioning financial sequence. Costs are analyzed, rates are adopted, charges are collected, enterprise funds are budgeted, and the system continues to operate.

Comprehensive Plan and Annual Budget shows the larger question. The Comprehensive Plan identifies long-range priorities. The Annual Budget authorizes spending. The six-year Capital Improvement Plan identifies capital projects. The Compound Flood Action Plan separately identifies approximately $21.7 million in flood-related projects.

What the public record reviewed for this paper does not show is how those priorities are weighed against one another when funding decisions are made.

The distinction between funding and the governing basis for that funding appears at a smaller scale.

The FY2027 Budget contains funding for pier and boardwalk maintenance and repairs. The existence of that line establishes that the Town funds waterfront maintenance. That funding does not establish the maintenance standard governing every asset located there.

The San Francisco by the Bay analysis was recommended in an adopted plan, but no corresponding commissioned study, cost estimate, or capital line was located in the records reviewed.

The governing questions are:

- How does an adopted priority enter the annual operating budget or Capital Improvement Plan?
- What method is used to rank competing priorities when available resources cannot fund all of them at once?
- How are subsequent adopted plans, engineering recommendations, grant opportunities, infrastructure obligations, and existing capital commitments reconciled with the Comprehensive Plan?
- When a priority does not advance, where is the reason for deferral recorded?
- What multi-year financial view is used to test the Town's ability to carry operating obligations, capital requirements, debt, reserves, outside funding, and long-range priorities together?

The public record does not make visible the method by which those judgments become a governing sequence.

The absence of a visible method does not mean no judgment is being exercised.

That leads to accountability.

Part Six: Accountability

Accountability comes last in the Seam and depends on the preceding steps.

Accountability asks whether the Council, Administration, and public can determine what happened, what remains unfinished, and what comes next.

The public record reviewed for this paper shows several forms of accountability.

Some are strong.

The ***Environmental Record*** contains adopted plans, priced projects, grant history, engineering work, and completed infrastructure. Its energy commitments raise a separate question about continuing assignment and measurement.

The utility record examined in ***What a Household Pays*** allows rates, charges, enterprise funds, and household obligations to be followed across multiple public documents.

Other forms are incomplete.

A resident can read the Comprehensive Plan and the Annual Budget, but cannot readily follow the governing connection showing how Comprehensive Plan priorities relate to funded choices in the Annual Budget.

A family can sit at a memorial bench carrying the name of someone it loved, but the records reviewed do not establish the complete original agreement or continuing maintenance terms governing that asset.

A resident can read the adopted Compound Flood Action Plan and find the recommended San Francisco by the Bay analysis, but the public record reviewed does not show what happened to that recommendation after adoption.

The governing questions are:

- Can an adopted decision be followed forward to its current status without reconstructing the history across multiple disconnected sources?

- Can a resident determine whether an adopted priority was completed, remains active, was deferred, changed, superseded, or is awaiting outside funding?
- Can the Council see the status clearly enough to govern accordingly?
- Can the Administration inherit the record without rebuilding institutional history each time leadership changes?

Accountability is not merely publication.

Accountability is the responsibility to follow a decision from inception to present condition.

Part Seven: What the Register Shows

The Register does not show one missing document repeated six times.
Nor does it show that nothing works.
The record demonstrates the opposite.
North Beach has functioning departments, adopted laws, plans, budgets, outside partnerships, successful grants, completed infrastructure, maintained public spaces, enterprise utilities, and examples of the full governing sequence working.
The pattern examined in this paper does not establish an absence of capability.
The question is whether the Town can consistently marshal those capabilities and sustain work through to accomplishment across the subjects examined.

Across different subjects, different decades, different governing bodies, and different kinds of Town activity, the recurring question appears at the connections between one step and the next.

A condition is recognized, but continuing ownership is unclear.

Authority exists, but the current status of the body assigned to exercise it cannot be established from the reviewed record.

Work occurs, but the standard or assignment governing it cannot be located.

A priority is adopted, but its route into funding cannot be followed.

Money is spent and a service is delivered, but the complete result is difficult for a resident to see.

A physical asset survives, but parts of the institutional memory surrounding it do not.

No single one of those conditions proves a systemic problem.

Placed together, however, they warrant examination of the connections themselves.

Part Eight: What the Register Does Not Answer

The public record has now been taken about as far as this White Paper can responsibly take it.

Several important answers require information that is ordinarily available only from inside the Town Government.

Internal project files may establish what happened after a recommendation was adopted.

Contracts and work orders may identify responsibilities not visible on the public website.

Staff may be able to explain procedures that are routinely followed but not formally documented.

Finance records may explain how capital priorities are evaluated, how fund balance is treated, how grant-dependent projects enter the Budget, and how multi-year obligations are considered.

Town Clerk records may resolve questions concerning commissions, agreements, minutes, retention, and historical program documents.

Town Attorney review may be necessary where authority, contracts, records requirements, or legal obligations are genuinely uncertain.

Some answers may close apparent gaps.

Others may confirm them.

Still others may reveal that the question itself was framed incorrectly because information unavailable to this review changes the picture.

That is why the Register is not a list of conclusions waiting for implementation.

The Register lists matters requiring verification.

Bottom Line

This White Paper began with a distinction: ***Adopted does not mean Accomplished.***

The six Examinations show why each step matters: Adoption, Authority and Ownership, Written Record, Funding and Execution, and Accountability.

Each step depends on its connection to the next.

The Boardwalk Benches made that governing sequence visible in something a resident or visitor can see and experience. While the asset remains, the question is whether the responsibility surrounding the asset survives the decision that created it.

The Register asks the same question of the institution: “Does the responsibility to accomplish an adopted decision stand the test of time?”

Some answers are already visible in the public record.

Some are not.

Those remaining questions ought not be answered by assumption, recollection, or inference from incomplete records or verbal renditions.

They ought to be answered from inside the Administration, against the records and practices that actually exist.

That requires a defined period of assessment: enough time to examine internal records, speak with the people who perform the work, verify responsibilities, reconcile plans and budgets, distinguish undocumented practice from missing practice, and establish what is working before deciding what needs to change.

That assessment cannot begin by entering Town Hall with the answers.

Closing

The Town of North Beach is not in turmoil.

Annual finances reflect real discipline. Visible improvements have been made. Services have been delivered, amenities expanded, infrastructure maintained and improved. Generations of elected officials, staff, volunteers, residents, and community partners have contributed time and effort to the Town. Nothing in this paper diminishes those accomplishments, or the generous contribution of people responsible for them.

Nor does *The Seam That Binds* establish corruption, incompetence, bad intentions, or wrongdoing by any individual, elected body, staff, or Administration. Many of the decisions examined in these pages may have reasonable explanations when considered separately. The paper does not infer or imply a conclusion that any or every decision was wrong.

The White Paper’s purpose is more specific.

The question is what the decisions reveal when considered together.

Across different subjects, records, expenditures, maintenance practices, governing instruments, and actions, the same question keeps resurfacing: are the Town's plans, priorities, resources, and execution working as parts of the same governing system?

The six Examinations document substantial capability and examples of capacity in action.

They also raise the question of whether the Town can consistently marshal those capabilities to carry adopted priorities through to accomplishment.

That question is larger than any one document, program, expenditure, asset, or Administration.

Across the six Examinations, the recurring concern appears at the connections: between a decision and continuing ownership, authority and operation, work and its governing standard, an adopted priority and funding, an expenditure and a result the public can see, or a physical asset and the institutional memory required to care for it over time.

The Seam describes those connections. Whether those connections hold over time is a question of structural integrity.

That distinction matters because the intention is larger than repairing individual breaks in the Seam. Securing those connections creates a more durable governing foundation beneath the work of Town Government. That foundation allows us to preserve what works, build upon what succeeds, and prepare for what comes next.

Our Town does not need to choose between change and preservation. What North Beach requires is the governing capacity to do both well.

The Comprehensive Plan gives us a guide for that work. Putting the Plan to work does not mean holding North Beach to a moment in time. The direction we have already adopted can guide priorities, decisions, resourcing, and the Annual Budget as conditions change.

The work required to maintain those connections may sometimes seem mundane. Plans must connect to budgets. Responsibilities must be understood. Records must preserve decisions. Funding must lead to execution. Accomplishment must be visible enough to evaluate. Responsibility must endure beyond the people and circumstances present when a decision was made.

The work of governing can often feel thankless. What that work makes possible is anything but.

What I see and appreciate is that North Beach is well positioned for growth and transition.

Our growth demands the discipline to manage change rather than merely react, to scale what works, to improve or dissolve what does not.

More than ever before, realizing that potential requires stability and consistency in how our Town is governed.

All this requires courage and stamina to carry forward the things that make our Town extraordinary.

For me, that is the greater purpose of *The Seam That Binds*.

The White Paper gives us an opportunity to reflect on where we are and consider what we are carrying.

This is about moving North Beach forward while staying grounded in what we know is worth preserving.

That is how we prepare North Beach for today and tomorrow.

That is how we sustain North Beach as the *Jewel of the Chesapeake*.

And that is what ***Building On What We Love*** means to me.

In closing, let us pause for a moment.

With a grateful heart, let us give thanks for the Almighty's Divine Light.

May we receive that Light abundantly and expand in Grace and Prosperity.

Let us ask for protection over those souls who navigate through harm's way, both abroad and here in the homeland.

In the 250th Celebration of this Nation's birth, may we allow our Light to shine as brightly as the morning sun rising on the horizon of our Chesapeake Bay Town.

May God continue blessing and guiding the Town of North Beach and our United States of America.