

From: [Bonnie Galayda](#)
To: [Carol Ann Desiderio](#)
Cc: [Bonnie Galayda](#)
Subject: Public Hearing: Public Comment: October 28, 2025
Date: Tuesday, October 28, 2025 3:56:28 PM

Dear Carol Ann Desiderio, City Clerk:

Please read my comments below into the city record at tonight's public hearing.
Thank you.

TO: City Clerk, Malden, MA
FR: Bonnie Galayda, Homeowner: 98 Beltran Street
DATE: 10/28/25

SUBMISSION FOR PUBLIC COMMENT REGARDING RESIDENTIAL TAX EXEMPTION FACTOR

To Whom It May Concern,

It is difficult to "comment" on this subject BEFORE the presentation is made. However, to the best of my knowledge I believe the residential tax exemption factor is connected to overriding Proposition 2 1/2 and as a consequence increasing the residential tax which will in turn also increase the Community Preservation Tax burdens on residential, owner occupied, homeowners.

I am AGAINST raising the residential tax.

Also, I strongly suggest that several Q and A sessions be set up so that the property owners have the opportunity to ask questions, and receive answers on these critical matters. One-sided "presentations" are not enough.

Thank you.

Bonnie Galayda

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