



City of Malden

Malden City Hall
215 Pleasant Street
Malden, MA 02148

Meeting Minutes - Final Finance Committee

Councillor McDonald, Chair
Councillor Taylor, Vice Chair
Councillor Condon
Councillor Luong
Councillor Sica
Councillor Simonelli

Tuesday, May 26, 2026

6:30 PM

City Hall, Room #105
215 Pleasant Street
Malden, MA 02148

Watch the meeting with Teams: <https://tinyurl.com/mt9sjt6c>

A quorum of the City Council may be present at this meeting. While no formal votes or actions are anticipated by the City Council, members may participate in the discussion of topics listed on this agenda. This notice is filed to ensure compliance with the Open Meeting Law should a quorum of the parent body be present.

Roll Call

Present: 5 - Carey McDonald, Ari Taylor, Paul Condon, Michelle Luong and Chris Simonelli

Absent: 1 - Jadeane Sica

Also Present: Council President Linehan, Councillors Colon Hayes, Crowe, O'Malley, Winslow
Mayor Gary Christenson
Maria Luise-Special Assistant to the Mayor
Zaheer Samee-Assistant City Solicitor
Ron Hogan-Chief Strategy and Innovation Officer

Minutes to be Approved

[281-26](#) Minutes of May 19, 2026 to be approved.

A motion was made by Councillor Luong, seconded by Councillor Condon, that the Committee Minutes be approved. The motion carried by a unanimous vote.

Business

[233-26](#) Order: The Mayor will submit the Fiscal Year 2027 Annual Appropriation Orders for the General Fund.

Sponsors: Carey McDonald

Attachments: [Mayor Christenson's Memo](#)[Link to Proposed FY2027 Budget](#)[FY 2027 Summary Report Expenditures by Department for DBB](#)[Finance Schedule of Meetings](#)[FY2027 Budget Overview May 4th 2026](#)[FINAL FINANCE COMMITTEE SCHEDULE FOR DEPARTMENT MEETINGS FY27 PROPOSED BUDGET](#)[Please read this as my public comment at the June 2nd Public](#)[Hearing 233-26](#)[Comments for Open City Council Meeting Today 233-26](#)[Finance Committee-Superintendent Presentation](#)[Memo from CFO Reporting Error 6226](#)[Mayor's Response to City Council Request to Amend the Budget](#)[Revised Budget Appropriation FY27, as of June 4 2026](#)[Final Paper: 233-26](#)

Councillor McDonald stated we are continuing to meet with Department Heads to talk about the Proposed FY27 Budget and thanked Mayor Christenson and the Department Heads who were attending this evening. They explained as in previous meetings we are asking the Dept Heads two questions; What are the impacts of the changes in your budget and do they have any future ideas of ways to save money or raise revenue. Charles Ranaghan, CFO/Controller started with his department.

Chuck explained there are no proposed cuts in his office or reductions in personnel. His concern is reductions in force, primarily through attrition and vacancies, with some actual layoffs in other departments. Administrative tasks are expected to increase, requiring departments to do more with less and adapt to new responsibilities, particularly in clerical and purchasing functions. There were reductions to telecommunications which were being handled in his office. This past year, there was a recent change in the way cell phones were handled, and Anthony Rodriguez, Information Technology Department took that over which resulted in savings of \$50,000. The city property insurance line saw a 10% increase, with the FY2027 budget matching the current year's actual cost.

Councillor McDonald asked if that means our property tax could be higher this year.

Chuck explained It could, if that's the case in August, in July, when we start to go out and test the market if it comes in higher, then we would have to come back before the Council for a supplemental appropriation.

Councillor Luong asked if he said he did not have any open positions in his office so there were no reductions

Chuck explained he wanted to point out it shows three clerks in the controller's office. We have two clerks.

We also fund the police detail clerk at a police station in my office because it's a financial function. Contractually the detail clerk reports to the Controller's office not the Police Dept.

He continued with the insurance policy being rebid in August, and if costs rise, a supplemental appropriation may be required. Professional services accounts were used to cover costs for annual audits, contract negotiations, and outside legal counsel for

union grievances.

Chuck spoke on behalf of the Human Resources Department and said their department is severely under staffed. with a vacancy in the assistant director, we were fortunate enough to just bring Jen on board just recently for a short time so there was no reduction to any positions within human resources. He mentions a couple of big changes group insurance, the health insurance is the big one initially we had said that the hope was that by the end of May, the Commonwealth of Massachusetts would be able to get us updated enrollment figures. He explained there was a very low enrollment. The original deadline was the end of April and Jen was able to convince the Commonwealth of Mass to give the City of Malden an extension and the HR Dept began contacting members and retirees via phone calls and emails so the open enrollment. These employees would have lost insurance and have to go on a Cobra plan for a year to have insurance with is expensive. this enrollment period just closed two weeks ago and they are still compiling all that information. Most retirees mailed their forms in so they are busy doing data entries and we are not sure when GIC will get that information back to us so as of tonight we are not able to know what the true savings are. The city is awaiting updated enrollment figures from the Commonwealth to determine true cost savings. Due to increased union activity and legal needs, the human resources professional services budget was increased from \$90,000 to \$150,000. The unemployment line item increased from \$260,000 to \$920,000 to account for potential layoffs, with negotiations with every union ongoing to encourage retirements and minimize layoffs. The city is factoring in costs for up to 20 layoffs at \$1,100 per week for 30 weeks. So these impact bargaining sessions are going to be unique for each union. Nothing's been finalized yet. So he couldn't speak to what those incentives might be, but for every layoff that we prevent will obviously save the \$33,000 in that unemployment line items. We're not going to know that until we reach an agreement with all of these. He finished by explaining the group insurance, particularly dental, saw a 49% increase due to 30 new members joining Local 25 which is the result of the \$34,000 rate increase.

Councillor McDonald asked from the Chair about the DEI initiatives line being reduced from \$30,000 to \$15,000

Chuck explained the DEI initiatives line was reduced from \$30,000 to \$15,000, with assurances that services would not be diminished due to reliance on community impact grants. There are a couple of historical events such as Juneteenth and a few other events that this will fund. The DEI coordinator position remains funded under human resources.

Dan Grover, Treasurer began with speaking of his staff. He has one reduction in staff and thankfully was based on attrition. We did have another staff member that moved onto another municipality on their own accord so now there is a reduction in our personnel but will work together to carry the load and do what we can to provide services to customers and what they expect. There could be additional wait time for people waiting in line and responses to email and phone calls. As far as line items there's no change in the surety bond line item that is for a bonding for the accepting of cash which is a standard cost of roughly \$1,000 . We have no additional staff. The person that did leave was not a bonded person anyway

Professional services, \$65,000 accounts for online process for people that pay through E check.

We cover the city coverage and cost for the E check transaction. Professional services also covers the cost of sticker fulfillment when people order it online the cost related to that. Postage costs increased by \$10,000 due to higher stamp prices and distribution expenses. Operating costs remained flat, covering equipment maintenance and supplies.

The tax title account was reduced by \$5,000, reflecting decreased legal costs as collections improved. Overlay accounts were adjusted to align with Department of Revenue best practices, budgeting 2% of the levy and correcting previous years' allocations.

Nate Cramer, Assessor as far as our personnel goes we had a retirement in January that we didn't back fill in January. We are going to all work harder. We have a lot of miscellaneous projects that come up throughout the year that probably won't get done. He said current times on both requests and call backs to taxpayers and growing lines will change but we will do what we can. The actual budget is only four lines. We are the probably one of the smaller offices, but also the largest revenue generator through property taxes. Revaluation is for outside contractors, so I value real estate, but every year we have an outside contractor come in and adjust evaluation tables and just kind of put a second set of eyes on some cases there's five people that come in to make sure everything I did make sense and that makes a big difference which also helps with our overlay account. We also have a software appraise with a three year contract which sweeps the building department software for permits. Near map is something that our office pays for, but it's unlimited licenses. the whole city has access to it. It is a satellite that flies over the City two times a year similar to google earth. It is used for the taxpayers that do not allow us on their property to find things we can't see from the street.

Anthony Rodrigues, Information Technology explained his department has gone through the process like everyone else has and unfortunately lost one tech. Moving forward they will do the best they can and will do cross training in the department. Speaking to Chuck's point of telecommunication he mentioned Crystal Lam has done an amazing job in his department taking over all the phone lines throughout the City. His current budget is down 10%. The biggest hit would have been public safety. We had some capital improvements for the entire department last year. We've gotten lucky and we've managed to repair a couple critical systems without having to replace them, so we're going to do the best we can. He also said IT licensing fees cover Office 365 and other software integrations, with continued investment in AI-driven network monitoring and cyber security, particularly in schools and plans to extend to the Police Department.

Eric Rubin, Public Facilities Director mentioned he had lost one full-time administrator due to attrition, so he did not have to lay anyone off but they will not backfill the position and responsibilities will be redistributed among remaining staff. Nobody wants to lose staff but they will also do the best they can as well. Building maintenance budgets were reduced by \$100,000, with teams relying on internal repairs and outsourcing only when necessary. He can't predict building maintenance but they are reactive in his department. Utility costs remained level due to successful aggregation programs, while gasoline costs saw a 15% increase.

Councillor McDonald wanted to recognize recognize that you had a significant hand in helping us land big grant from Massachusetts Clean Energy Center.

Eric explained that the department secured a \$1.9 million grant from the Massachusetts Clean Energy Center for energy efficiency upgrades at Fairway School, expected to generate cost savings and improve sustainability.

Nelson Miller, Building Commissioner explained three positions were lost, with responsibilities shifted to other departments or absorbed by remaining staff. The weights and measures inspector role transitioned from a part-time position to stipends for certified inspectors, resulting in cost savings. Operating budgets were reduced by

\$3,000, and professional services were cut, requiring tighter management of overtime and potential delays in inspections, especially for plumbing. The vacant properties account was reduced by \$10,000, with efforts to encourage property owners to maintain their properties. Fees for maintenance are recouped through liens, but funds are not replenished directly to the account. Building permit income is projected to increase slightly to \$1.65 million, with fluctuations based on large projects. The rental registry fee structure was changed to incentivize compliance, with anticipated revenue increases once fully implemented. The integration of health inspectors into the department is progressing, with new systems and public accessibility of records being implemented. The rental registry process is being automated for future efficiency and revenue tracking.

Councillor McDonald asked the Department Heads do you have ideas for ways to increase revenue or save costs long term? Sometimes things take a while to sort out, like you can't just make a change in the middle of the budget process, but in the future, if we digitize this, it might be able to allow us to not do that. Does anybody have any future things that you're working towards that you think we could be working on towards?

Nate Cramer, Assessor explained he has been asking for is charging for the abutters list's we do a couple hundred per year, which could offset costs of paper or office supplies. The other thing is Personal Property, he feels alot of it is on the honor system and we go based on that he feels to many people know there is a \$5,000 threshold where we don't tax it if it's worth less than 5,000. The plan would be to be more aggressive with Personal Property taxation which is all commercial properties.

Councillor O'Malley asked what is salary reserve?

Chuck answered that is something we have every year. The salary reserve is budgeted to fund unsettled union contracts for FY2025 and FY2026, with no increases for FY2027. Transfers from the reserve to department salary accounts require Council approval upon contract settlement. Having funds appropriated in the budget guarantees their availability for contract settlements, demonstrating good faith to unions and preventing reliance on uncertain free cash.

Councillor McDonald mentions a couple of scheduling things to address. From the Chair, Councillor McDonald explains the committee plans to hold a public hearing, complete department reviews, and vote on the budget by June 9th, with contingency plans if deadlines are not met. Non-committee members are encouraged to bring suggestions to the Finance Committee meeting rather than submitting them directly to the chair, ensuring all proposals are discussed publicly and considered for inclusion.

The Finance Committee will continue discussions on the Proposed FY27

Budget with the following departments:

Charles Ranaghan-CFO/Controller

Jen Breaker-Interim HR Director

Daniel Grover-Treasurer

Nate Cramer-Assessor

Nelson Miller-Building Commissioner/Director Inspectional Services

Eric Rubin-Director Public Facilities

Anthony Rodrigues-Director of Informational Technology

Other Business

Adjournment

A motion was made by Councillor Taylor, seconded by Councillor Luong, that this meeting be adjourned 8:19 PM. The motion carried unanimously.

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