



Cheryl E. Johnson, PCC, CTOP
Assessor and Collector of Taxes
County of Galveston
722 Moody Avenue, Galveston, Texas 77550
Toll Free (877) 766-2284 Fax: (409) 766-2479
Email: galcotax@co.galveston.tx.us



July 1, 2026

Mark Henry
Galveston County Judge
722 Moody
Galveston, Texas 77550

RE: Request for Ratification of Denial of Requests for Waiver or Refund of Penalty
and Interest as Recommended by Penalty & Interest Review Committee

Dear Judge Henry:

The Penalty & Interest Review Committee met on April 20, 2026 and, based on a review of all available information, denied the following requests for waiver or refund of penalty and interest. In conformance with the established Tax Office policy, we notified each property owner. Those listed below have not responded within the 21 days required in order to request your reconsideration. I have included for your information, a copy of the Committee Findings and Recommendation.

Therefore, I hereby request that Commissioners Court ratify the decision of the Penalty & Interest Review Committee and deny the following requests:

<u>Account Number</u>	<u>Property Owner</u>	<u>Tax Year</u>	<u>Amount of Waiver or Refund</u>
124471	Riddle, Joe & Julia	2025	\$389.19 (W)
375049	Green, Cy Harris	2025	\$504.41 (R)
177957	Elsawy, Bassem	2025	\$170.56 (W)
177958	Elsawy, Bassem	2025	\$641.69 (W)
728093	Liu, Tao	2025	\$571.55 (R)
126505	Meaux, Timothy J & Edward J	2025	\$1,467.92 (W)
521198	Siddiqi, Mohammad & Zohra	2025	\$623.96 (W)

Sincerely,

Cheryl E. Johnson, PCC, CTOP



**Office of Galveston County
Assessor & Collector
Property Tax Department**

722 Moody, Galveston, Texas 77550
Telephone (409) 766-2481 • Fax (409) 766-2479
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**Penalty & Interest Review Committee
Findings and Recommendation**

Owner Name(s): RIDDLE JOE ALBERT IV & JULIA MARIE
Account #(s): 124471

Date Considered: 4/20/25 Tax Year in Question: 2025

Recommendation: ☐ Grant Waiver ☒ Deny Waiver ☐ Deny due to failure to respond

Basis for Recommendation:

☐ Error on part of CAD, GCTO or USPS (proper documentation provided)

☒ No Provisions provided by the Texas Property Tax Code to grant waiver (including hardship)

☐ Address of property was provided on deed and captured by CAD thus no provisions for customer error

☐ Error made by customer when making online payment; no provisions

☐ Other: _____

Reviewers:

Charles E. Johnson
County Tax Assessor/Collector

J. Beech
Chief Deputy Property Tax &
Support Services

Mark Chavaglia
Mark Chavaglia, Linebarger, et al



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Accounts) # 124471

MEMORANDUM OF FINDINGS

Attached please find a properly completed request for waiver or refund of penalty and interest. A review of the information provided and examination of the property tax records indicates that the section of the Texas Property Tax Code applicable to the request is as follows:

- ☐ There are no provisions in the Tax Code to address this issue.
- ☒ This delinquency was not caused by an act or omission of an officer, employee or agent of GCTO or CAD.
- ☐ Section 1.08 Postmark indicates date that is not timely or ¼ not received within month of February.
- ☐ Late ¼ ☐ Late ½ ☐ Late Opt Out Entity
- ☐ Section 31.01(g) Failure to send or receive does not affect the validity of the tax, penalty, or interest, the due date, the existence of a tax lien, or any procedure instituted to collect a tax.
- ☐ Clerical Error on part of:
- ☐ CAD ☐ GCTO ☐ USPS (and sufficient evidence provided)
- ☐ Section 31.06 Remittance was not paid or honored.
- ☐ Other: _____

The following summarizes the findings indicated above (appropriate documents enclosed in file):

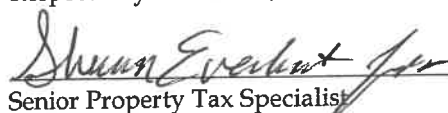
Property owner states that they submitted a change of address form with their 2024 tax payment. +

GCAD states that a change of address request was received 2/26/2026.

Property tax statement was mailed to address on file at time of billing.

Year	Amount of Waiver/Refund
2025	\$389.19

Respectfully submitted,


Senior Property Tax Specialist



**Office of Galveston County
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Property Tax Department**

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**Penalty & Interest Review Committee
Findings and Recommendation**

Owner Name(s): Green, Cy Harris

Account #(s): 375049

Date Considered: 4/20/26

Tax Year in Question: 2025

Recommendation: ☐ Grant Waiver ☒ Deny Waiver ☐ Deny due to failure to respond

Basis for Recommendation:

☐ Error on part of CAD, GCTO or USPS (proper documentation provided)

☒ No Provisions provided by the Texas Property Tax Code to grant waiver (including hardship)

☐ Address of property was provided on deed and captured by CAD thus no provisions for customer error

☐ Error made by customer when making online payment; no provisions

☒ Other: Conflicting and inadequate information
to support claim.

Reviewers:

Cheryl E. Johnson
County Tax Assessor Collector

J. Bell
Chief Deputy Property Tax &
Support Services

Mark Ciavaglia
Mark Ciavaglia, Linebarger, et al



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Accounts) # 375049

MEMORANDUM OF FINDINGS

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- ☒ This delinquency was not caused by an act or omission of an officer, employee or agent of GCTO or CAD.
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- ☒ Clerical Error on part of:
- ☐ CAD ☐ GCTO ☒ USPS (and sufficient evidence provided)
- ☐ Section 31.06 Remittance was not paid or honored.
- ☐ Other: _____

The following summarizes the findings indicated above (appropriate documents enclosed in file):

Customer states he mailed his check off the first of January and it never made it to our office. 1

He states he has never been late on paying taxes before. Customer was asked for correct the mailing affidavit since he states he mailed it and then placed in it the payment box located at the Galveston Courthouse, he marked the same on both forms. Requesting waiver of P&I.

Year	Amount of Waiver/Refund
2025	\$504.41

Respectfully submitted,

Senior Property Tax Specialist



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**Penalty & Interest Review Committee
Findings and Recommendation**

Owner Name(s): ELSAWY BASSEM M MOSTAFA

Account #(s): 177958

Date Considered: 4/20/26 Tax Year in Question: 2025

Recommendation: ☐ Grant Waiver ☒ Deny Waiver ☐ Deny due to failure to respond

Basis for Recommendation:

☐ Error on part of CAD, GCTO or USPS (proper documentation provided)

☒ No Provisions provided by the Texas Property Tax Code to grant waiver (including hardship)

☐ Address of property was provided on deed and captured by CAD thus no provisions for customer error

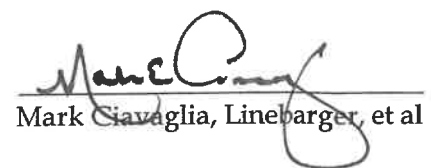
☒ Error made by customer when making online payment; no provisions

☐ Other: _____

Reviewers:


County Tax Assessor/Collector


Chief Deputy Property Tax &
Support Services


Mark Ciavaglia, Linebarger, et al



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Accounts) # 177957 , 177958

MEMORANDUM OF FINDINGS

Attached please find a properly completed request for waiver or refund of penalty and interest. A review of the information provided and examination of the property tax records indicates that the section of the Texas Property Tax Code applicable to the request is as follows:

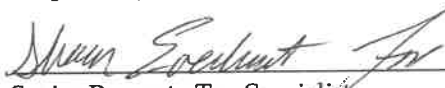
- ☐ There are no provisions in the Tax Code to address this issue.
- ☒ This delinquency was not caused by an act or omission of an officer, employee or agent of GCTO or CAD.
- ☐ Section 1.08 Postmark indicates date that is not timely or ¼ not received within month of February.
- ☐ Late ¼ ☐ Late ½ ☐ Late Opt Out Entity
- ☐ Section 31.01(g) Failure to send or receive does not affect the validity of the tax, penalty, or interest, the due date, the existence of a tax lien, or any procedure instituted to collect a tax.
- ☐ Clerical Error on part of:
- ☐ CAD ☐ GCTO ☐ USPS (and sufficient evidence provided)
- ☐ Section 31.06 Remittance was not paid or honored.
- ☐ Other: _____

The following summarizes the findings indicated above (appropriate documents enclosed in file):

Property owner states that they attempted to make their payment on 1/29/2026 and were not aware that their payment did not go through until they received a late notice in February. No notes on accounts of returned payments for 2025.

Year	Amount of Waiver/Refund
2025	177957 \$170.56
2025	177958 \$641.69

Respectfully submitted,


Senior Property Tax Specialist



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**Penalty & Interest Review Committee
Findings and Recommendation**

Owner Name(s): LIU TAO

Account #(s): 728093

Date Considered: 4/20/26 Tax Year in Question: 2025

Recommendation: ☐ Grant Waiver ☒ Deny Waiver ☐ Deny due to failure to respond

Basis for Recommendation:

- ☐ Error on part of CAD, GCTO or USPS (proper documentation provided)
- ☐ No Provisions provided by the Texas Property Tax Code to grant waiver (including hardship)
- ☐ Address of property was provided on deed and captured by CAD thus no provisions for customer error
- ☒ Error made by customer when making online payment; no provisions
- ☐ Other: _____

Reviewers:

Charles E. Johnson
County Tax Assessor & Collector

J. Belch
Chief Deputy Property Tax &
Support Services

Mark Ciavaglia
Mark Ciavaglia, Linebarger, et al



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Accounts) # 728093 _

MEMORANDUM OF FINDINGS

Attached please find a properly completed request for waiver or refund of penalty and interest. A review of the information provided and examination of the property tax records indicates that the section of the Texas Property Tax Code applicable to the request is as follows:

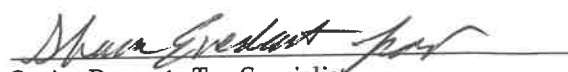
- ☐ There are no provisions in the Tax Code to address this issue.
- ☒ This delinquency was not caused by an act or omission of an officer, employee or agent of GCTO or CAD.
- ☐ Section 1.08 Postmark indicates date that is not timely or ¼ not received within month of February.
- ☐ Late ¼ ☐ Late ½ ☐ Late Opt Out Entity
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- ☐ Clerical Error on part of:
- ☐ CAD ☐ GCTO ☐ USPS (and sufficient evidence provided)
- ☐ Section 31.06 Remittance was not paid or honored.
- ☐ Other: _____

The following summarizes the findings indicated above (appropriate documents enclosed in file):

Property owner submitted an E check payment on 1/30/2026. Payment was returned for no account / +
unable to locate on 2/6/2026 resulting in late fees being added to the account.

Year	Amount of Waiver/Refund
2025	\$571.55

Respectfully submitted,


Senior Property Tax Specialist



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Penalty & Interest Review Committee

Findings and Recommendation

Owner Name(s): Meaux, Timothy & Edward

Account #(s): 126505

Date Considered: 4/20/26

Tax Year in Question: 2025

Recommendation: ☐ Grant Waiver ☒ Deny Waiver ☐ Deny due to failure to respond

Basis for Recommendation:

☐ Error on part of CAD, GCTO or USPS (proper documentation provided)

☒ No Provisions provided by the Texas Property Tax Code to grant waiver (including hardship)

☐ Address of property was provided on deed and captured by CAD thus no provisions for customer error

☐ Error made by customer when making online payment; no provisions

☐ Other: _____

Reviewers:

Charles E. Johnson
County Tax Assessor/Collector

J. Beeth
Chief Deputy Property Tax &
Support Services

Mark Ciavaglia
Mark Ciavaglia, Linebarger, et al



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Accounts) # 126505

MEMORANDUM OF FINDINGS

Attached please find a properly completed request for waiver or refund of penalty and interest. A review of the information provided and examination of the property tax records indicates that the section of the Texas Property Tax Code applicable to the request is as follows:

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- ☐ Clerical Error on part of:
- ☐ CAD ☐ GCTO ☐ USPS (and sufficient evidence provided)
- ☐ Section 31.06 Remittance was not paid or honored.
- ☐ Other: _____

The following summarizes the findings indicated above (appropriate documents enclosed in file):

Property owner indicates tax statement was either misplaced or thrown out during their move from their previous address and as soon as the remembered about the taxes they made a payment.

Requesting waiver of P&I.

Year	Amount of Waiver/Refund
2025	\$1467.92

Respectfully submitted,


Senior Property Tax Specialist



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**Penalty & Interest Review Committee
Findings and Recommendation**

Owner Name(s): SIDDIQI MOHAMMAD IQBAL & ZOFRA F
Account #(s): 521198

Date Considered: 4/30/26 Tax Year in Question: 2025

Recommendation: ☐ Grant Waiver ☒ Deny Waiver ☐ Deny due to failure to respond

Basis for Recommendation:

- ☐ Error on part of CAD, GCTO or USPS (proper documentation provided)
- ☒ No Provisions provided by the Texas Property Tax Code to grant waiver (including hardship)
- ☐ Address of property was provided on deed and captured by CAD thus no provisions for customer error
- ☒ Error made by customer when making online payment; no provisions
- ☐ Other: _____

Reviewers:

Cheryl E. Johnson
County Tax Assessor/Collector

J. Bell
Chief Deputy Property Tax &
Support Services

Mark Ciavaglia
Mark Ciavaglia, Linebarger, et al



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Accounts) # 521198

MEMORANDUM OF FINDINGS

Attached please find a properly completed request for waiver or refund of penalty and interest. A review of the information provided and examination of the property tax records indicates that the section of the Texas Property Tax Code applicable to the request is as follows:

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- ☐ Clerical Error on part of:
- ☐ CAD ☐ GCTO ☐ USPS (and sufficient evidence provided)
- ☒ Section 31.06 Remittance was not paid or honored.
- ☐ Other: _____

The following summarizes the findings indicated above (*appropriate documents enclosed in file*):

Property owner submitted an E check payment on 1/26/2026. Payment was returned for no account / unable to locate on 1/30/2026. Owner states that they were not aware of the returned payment until receiving a letter at which time late fees were added.

Year	Amount of Waiver/Refund
2025	\$623.96

Respectfully submitted,


Senior Property Tax Specialist