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OFFICE OF THE CITY CONTROLLER

CHRIS HOLLINS, CITY CONTROLLER



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FOR IMMEDIATE RELEASE

Is Houston Ready for the Next Disaster?

Controller's Latest Insights Report Serves as Wake-Up Call on Financial Preparedness

"Weathering the Storm" shows Houston's disaster reserves fall dangerously short and recommends smart fiscal fixes to safeguard city services and families.

HOUSTON (Sept. 2, 2025)—Houston experiences nearly one federally declared disaster each year. Despite this frequent and growing risk, the city has only set aside enough emergency savings to sustain operations for a matter of weeks, according to a new report released today by the [City Controller's Office](#).

Titled *"Weathering the Storm: Houston's Financial Preparedness for Natural Disasters,"* this installment in the Controller's Office Insights series highlights the urgent need to fortify Houston's disasters savings account. The report combines clear, accessible financial analysis with practical, proven recommendations—designed to enable sound decision-making for policymakers that ultimately benefit every Houstonian by helping the City maintain essential services and recover more quickly when the next disaster strikes.

Weathering the Storm continues the series' mission to demystify city finances and provide forward-looking insights that lay the groundwork for informed action and smarter planning. With each report, the Controller's Office aims to deepen public understanding and spark solutions that makes Houston more resilient, prepared, and responsive to the needs of its people.

"Preparedness doesn't begin the moment a storm hits—it starts with thoughtful preparation long before that," said City Controller Chris Hollins. "When the next hurricane, freeze, or flood arrives, Houstonians should be able to count on a city that's ready to respond—not one forced to choose between covering the costs of core services versus emergency recovery."

The report compares Houston's reserve funds to national best practices and to other large Texas and coastal cities. It finds that Houston's financial policies call for only about half the recommended level of savings, even as the city grapples with frequent disasters and rising costs. In the past decade alone, Houston has weathered major events like Hurricane Harvey, Winter Storm Uri, and extreme flooding—each one exposing how thin the city's financial cushion really is.

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Other financial pressures compound the challenge: a structural budget deficit, property tax caps, heavy reliance on volatile sales tax revenue, and fixed obligations that leave little room for flexibility. With public safety and debt service already consuming three-fourths of the city's general fund, there is little margin for error. Adding to the concern, continued uncertainty and dysfunction at the federal level make it increasingly unsound for Houston to rely on FEMA or other federal assistance as a dependable backstop in times of crisis.

The report offers several recommendations to build a more resilient Houston, including:

- Raising the minimum reserve requirements
- Strengthening the city's rainy-day fund
- Creating clearer rules so year-end surpluses are automatically directed to disaster savings

"This is about more than numbers on a spreadsheet, it's about protecting the people we are here to serve," Hollins said. "When disaster strikes, families count on city services to show up more than ever. Trash still needs to be collected. Streets still need to be cleared. 911 still needs to respond. None of that is guaranteed if we're not financially prepared."

Weathering the Storm builds on the April launch of the [Controller's Office Insights series](#), which debuted with an analysis of rising overtime spending across city departments.

"Our goal is to bring clarity to the city's finances and accountability to the decision-making process," said Hollins. "We know that better information can lead to better decisions and a stronger Houston for everyone."

All Controller's Office Insights reports are available online at [Controller's Office Reports](#).

ABOUT THE CITY OF HOUSTON CONTROLLER'S OFFICE: Established in 1903, the City of Houston Controller's Office is the cornerstone of financial oversight and accountability for America's fourth-largest city. With a mission to uphold Houston's fiscal integrity and protect residents' tax dollars, the office oversees a broad spectrum of the City's financial operations, including its budget, investments, and debts. Committed to transparency and fiscal responsibility, the Controller's Office is key to maintaining the economic vitality of Houston, contributing to its status as a thriving metropolis for its diverse community.

ABOUT CONTROLLER CHRIS HOLLINS: Chris Hollins, serving as Houston's City Controller since January 2024, brings a dynamic approach to City governance and financial management. With a rich background in legal practice and management consulting, coupled with innovative

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leadership as Harris County Clerk, Hollins is dedicated to enhancing the city's fiscal practices and community engagement. Educated at Morehouse College, Yale Law School, and Harvard Business School, Hollins's commitment to accountability and service excellence drives his mission to build a financially resilient Houston. Residing in the Third Ward with his family, his work is deeply informed by his strong community ties.

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