2025 Form 6 - Full and Public Disclosure of Financial Interests

Filed with COE: 04/26/2026

General Information

Name: Mr Nicholas Chastain Howland

PID 297086

AGENCY INFORMATION

Organization	Suborganization	Title
Jacksonville	Council & Constitutional Officers	City Council, At-Large, Group 3
Jacksonville	KingSoutel Crossing Community Redevelopment Agency Board	Board Member
Jacksonville	Renew Arlington Community Redevelopment Agency Board	Board Member

CANDIDATE FOR

Position	Agency Name	Position sought or held
Jacksonville City Council	City of Jacksonville	City Council, At-Large Group 3

Net Worth

My Net Worth as of December 31, 2025 was $ 2,887,099.00.

Assets

Household goods and personal effects may be reported in a lump sum if their aggregate value exceeds $1,000. This category includes any of the following, if not held for investment purposes: jewelry; collections of stamps, guns, and numismatic items; art objects; household equipment and furnishings; clothing; other household items; and vehicles for personal use.

The aggregate value of my household goods and personal effect is $ 56,000.00.

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ASSETS INDIVIDUALLY VALUED AT OVER $1,000:

Description of Asset	Value of Asset
House - 3826 Vickers Lake Drive, Jacksonville, FL 32224	$ 894,396.00
Charles Schwab Joint Checking Account (cash)	$ 110,561.00
Fire Watch 401k (all in Vanguard Target Retirement 2040 Fund)	$ 92,251.00
Navy Federal Credit Union Checking Account (cash)	$ 1,255.00
Wing Group Shares (private company, estimated market value)	$ 107,536.00
Wing Group Share Options (private company, estimated market value)	$ 213,730.00
Charles Schwab 529 College Savings Account (Moderate Track Index Fund, Child 1)	$ 90,964.00
Charles Schwab 529 College Savings Account (Moderate Track Index Fund, Child 2)	$ 121,540.00
Prepaid College Fund - State of Florida - Child 1	$ 8,327.00
Prepaid College Fund - State of Florida - Child 2	$ 13,316.00
Berkshire Hathaway Class B	$ 125,663.00
Schwab S&P 500 Index Fund	$ 258,998.00
Alphabet Inc.	$ 18,780.00
Microsoft	$ 5,080.00
Cash in Roth IRA 2	$ 15,717.00
Schwab US REIT ETF	$ 2,862.00
Schwab Emerging Markets	$ 7,478.00
Schwab Fund A Emerging Markets	$ 13,811.00
Schwab Fundamental International ETF (Small)	$ 15,191.00
Schwab Fundamental U.S. ETF (Large)	$ 22,775.00
Schwab Fundamental U.S. ETF (Small)	$ 14,053.00
Schwab Intermediate Term	$ 10,132.00
Schwab International ETF	$ 14,135.00
Schwab International Small ETF	$ 5,919.00
Schwab U.S. Large Cap ETF	$ 16,469.00

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Description of Asset	Value of Asset
Schwab U.S. Small Cap ETF	$ 10,395.00
Schwab U.S. TIPS ETF	$ 2,702.00
Bloomberg EMG	$ 2,778.00
Schwab Mortgage Backed	$ 11,273.00
QQQ	$ 6,355.00
IAU	$ 40,585.00
SCHP	$ 5,298.00
Schwab S&P 500 Index Fund	$ 335,526.00
Schwab Target 2035 Index	$ 162,189.00
Cash in Traditional IRA 2	$ 7,596.00
Schwab US REIT ETF	$ 1,340.00
Schwab Emerging Markets	$ 4,323.00
Schwab Fund A Emerging Markets	$ 3,029.00
Schwab Fundamental International ETF (Large)	$ 7,098.00
Schwab Fundamental International ETF (Small)	$ 6,302.00
Schwab Fundamental U.S. ETF (Large)	$ 10,530.00
Schwab Fundamental U.S. ETF (Small)	$ 6,635.00
Schwab Intermediate Term	$ 4,715.00
Schwab International ETF	$ 6,467.00
Schwab International Small ETF	$ 2,777.00
Schwab U.S. Large Cap ETF	$ 7,589.00
Schwab U.S. Small Cap ETF	$ 4,728.00
Schwab U.S. TIPS ETF	$ 1,272.00
Bloomberg EMG	$ 1,282.00
Schwab Mortgage Backed	$ 5,058.00
Cash in Individual 401k	$ 42,702.00
O'Reilly Automotive	$ 13,682.00
Invesco Gold	$ 21,510.00
Schwab 5-10 Year Corp	$ 19,685.00

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Description of Asset	Value of Asset
SWVXX	$ 10,560.00
CD Morgan Stanley	$ 10,122.00
Invesco Food	$ 10,080.00
Ishares S&P Small	$ 1,275.00
Schwab International	$ 1,598.00
SPDR S&P KENSHO	$ 1,451.00
Vanguard Small Cap Value	$ 54,346.00
Invesco Aerospace	$ 45,008.00

Liabilities

LIABILITIES IN EXCESS OF $1,000:

Name of Creditor	Address of Creditor	Amount of Liability
Truist (Home)	PO Box 26149, Richmond, VA 23260	$ 272,782.00
Navy Federal Credit Union (Vehicle)	PO Box 3000, Merrifield, VA 22119	$ 4,631.00

JOINT AND SEVERAL LIABILITIES NOT REPORTED ABOVE:

Name of Creditor	Address of Creditor	Amount of Liability
N/A		

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Income

Identify each separate source and amount of income which exceeded $1,000 during the year, including secondary sources of income. Or attach a complete copy of your 2025 federal income tax return, including all W2s, schedules, and attachments. Please redact any social security or account numbers before attaching your returns, as the law requires these documents be posted to the Commission's website.

☐ I elect to file a copy of my 2025 federal income tax return and all W2s, schedules, and attachments.

PRIMARY SOURCES OF INCOME:

Name of Source of Income Exceeding $1,000	Address of Source of Income	Amount
The Fire Watch Project, Inc.	6821 Southpoint Dr N, Jacksonville, FL 32216	$ 122,189.00
City of Jacksonville - City Council	117 W. Duval Street, 4th Floor, Jacksonville, FL 32202	$ 52,210.00
Great Bridge Capital Advisors (client Wing Group)	3826 VICKERS LAKE DR, 32224	$ 58,800.00

SECONDARY SOURCES OF INCOME (Major customers, clients, etc. of businesses owned by reporting person):

Name of Business Entity	Name of Major Sources of Business' Income	Address of Source	Principal Business Activity of Source
N/A			

Interests in Specified Businesses

Business Entity # 1
N/A

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Training

This section applies only to a Constitutional or elected municipal officer, each of whom are required to complete annual ethics training pursuant to Section 112.3142, F.S.

☑ I certify that I have completed the required training under Section 112.3142, F.S.

☐ Required training under Section 112.3142, F.S., not applicable to filer for this form year.

Signature of Reporting Official or Candidate

Under the penalties of perjury, I declare that I have read the foregoing Form 6 and that the facts stated in it are true.

Nicholas Chastain Howland

Digitally signed: **04/26/2026**

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