Financial Disclosure Report

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Filer Information

Name: Houston Gaines
Status: Congressional Candidate
State/District: GA10

Filing Information

Filing Type: Candidate Report
Filing Year: 2025
Filing Date: 11/26/2025
Period Covered: 01/01/2024– 10/29/2025

Schedule A: Assets and "Unearned" Income

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Savings Account [BA]		$100,001 - $250,000	Interest	$5,001 - $15,000	$5,001 - $15,000
Savings Account [BA]		$15,001 - $50,000	Interest	$1,001 - $2,500	$201 - $1,000
401K ⇒ Columbia Dividend Income Fund Class I (GSFTX) [MF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ Fidelity Blue Chip Growth Fund (FBGRX) [MF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ Fidelity Large Cap Growth Index Fund (FSPGX) [MF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ First Eagle Global Fund Class I (SGIIX) [MF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ Harbor Small Cap Growth Fund Insti Cl (HASGX)		$1 - $1,000	Tax-Deferred		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
[MF]					
401K ⇒ iShares Core MSCI Europe ETF (IEUR) [EF]		$1 - $1,000	Tax-Deferred		
401K ⇒ iShares Expanded Tech Sector ETF (IGM) [EF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ iShares MSCI Emerging Markets Asia ETF (EEMA) [EF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ Raymond James Bank Deposit Program [BA]		$1 - $1,000	Tax-Deferred		
401K ⇒ SPDR Select Sector Fund - Consumer Discretionary (XLY) [EF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ SPDR Select Sector Fund - Consumer Staples (XLP) [EF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ SPDR Select Sector Fund - Financial (XLF) [EF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ SPDR Select Sector Fund - Health Care (XLV) [EF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ SPDR Select Sector Fund - Technology (XLK) [EF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ SPDR Select Sector Fund - Utilities (XLU) [EF]		$1 - $1,000	Tax-Deferred		
401K ⇒ T. Rowe Price Capital Appreciation Fund (PRWCX) [MF]		$1 - $1,000	Tax-Deferred		
401K ⇒ The Communication Services Select Sector SPDR Fund (XLC) [EF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ Vanguard FTSE All World Ex US ETF (VEU) [EF]		$1,001 - $15,000	Tax-Deferred		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Description: 401k					
401K ⇒ Vanguard FTSE Pacific ETF (VPL) [EF]		$1,001 - $15,000	Tax-Deferred		
401K ⇒ Vanguard Growth and Income Fund Admiral Shares (VGIAX) [MF]		$1,001 - $15,000	Tax-Deferred		
457(b) Account ⇒ Large Cap Core Stock Index Fund [DB]		$1,001 - $15,000	Tax-Deferred		
457(b) Account ⇒ Large Cap Growth Stock Index Fund [DB]		$1,001 - $15,000	Tax-Deferred		
457(b) Account ⇒ Lifecycle 2060 Fund [DB]		$1,001 - $15,000	Tax-Deferred		
457(b) Account ⇒ Real Estate Securities Index Fund [DB]		$1 - $1,000	Tax-Deferred		
Health Savings Account (HSA) ⇒ Fidelity Money Market Account [BA]		$1,001 - $15,000	None		
Health Savings Account (HSA) ⇒ Schwab US Dividend Equity ETF (SCHD) [EF]		$1,001 - $15,000	None		
Health Savings Account (HSA) ⇒ Vanguard S&P 500 ETF (VOO) [EF]		$1,001 - $15,000	None		
Roth IRA ⇒ Berkshire Hathaway Inc. New Common Stock (BRK.B) [ST]		$1,001 - $15,000	None		
Roth IRA ⇒ First Trust NASDAQ Cybersecurity ETF (CIBR) [EF]		$1,001 - $15,000	None		
Roth IRA ⇒ iShares Core S&P Total U.S. Stock Market ETF (ITOT) [EF]		$1,001 - $15,000	None		
Roth IRA ⇒ Microsoft Corporation - Common Stock (MSFT) [ST]		$1,001 - $15,000	None		

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Roth IRA ⇒ NVIDIA Corporation - Common Stock (NVDA) [ST]		$1,001 - $15,000	None		
Roth IRA ⇒ Realty Income Corporation Common Stock (O) [ST]		$1,001 - $15,000	None		
Roth IRA ⇒ Salesforce, Inc. Common Stock (CRM) [ST]		$1,001 - $15,000	None		
Roth IRA ⇒ Schwab International Equity ETF (SCHF) [EF]		$1,001 - $15,000	None		
Roth IRA ⇒ Schwab US Dividend Equity ETF (SCHD) [EF]		$1,001 - $15,000	None		
Roth IRA ⇒ SPDR Gold Trust (GLD) [EF]		$1,001 - $15,000	None		
Roth IRA ⇒ Starbucks Corporation - Common Stock (SBUX) [ST]		$1,001 - $15,000	None		
Roth IRA ⇒ Taiwan Semiconductor Manufacturing Company Ltd. (TSM) [ST]		$1,001 - $15,000	None		
Roth IRA ⇒ U.S. Bancorp Common Stock (USB) [ST]		$1,001 - $15,000	None		
Roth IRA ⇒ Vanguard Div Appreciation ETF (VIG) [EF]		$1,001 - $15,000	None		
Roth IRA ⇒ Vanguard S&P 500 ETF (VOO) [EF]		$15,001 - $50,000	None		
Roth IRA ⇒ Vanguard Short-Term Corporate Bond ETF (VCSH) [EF]		$1,001 - $15,000	None		
Roth IRA ⇒ VICI Properties Inc. Common Stock (VICI) [ST]		$1,001 - $15,000	None		
Standard Brokerage Account ⇒ Alphabet Inc. - Class A Common Stock (GOOGL) [ST]		$15,001 - $50,000	Dividends	$1 - $200	$1 - $200

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Standard Brokerage Account ⇒ Amazon.com, Inc. - Common Stock (AMZN) [ST]		$15,001 - $50,000	None		
Standard Brokerage Account ⇒ Archer Aviation Inc. Class A Common Stock (ACHR) [ST]		$1,001 - $15,000	None		
Standard Brokerage Account ⇒ Atlanta Braves Holdings, Inc. - Series A Common Stock (BATRA) [ST]		$1,001 - $15,000	None		
Standard Brokerage Account ⇒ Bank of America Corporation Common Stock (BAC) [ST]		$1,001 - $15,000	Dividends	$1 - $200	$1 - $200
Standard Brokerage Account ⇒ Berkshire Hathaway Inc. New Common Stock (BRK.B) [ST]		$1,001 - $15,000	None		
Standard Brokerage Account ⇒ Carnival Corporation Common Stock (CCL) [ST]		$1,001 - $15,000	None		
Standard Brokerage Account ⇒ Delta Air Lines, Inc. Common Stock (DAL) [ST]		$1,001 - $15,000	Dividends	$1 - $200	$1 - $200
Standard Brokerage Account ⇒ Fidelity Total Bond ETF (FBND) [EF]		$1,001 - $15,000	Dividends	$201 - $1,000	$201 - $1,000
Standard Brokerage Account ⇒ Hilton Worldwide Holdings Inc. Common Stock (HLT) [ST]		$1,001 - $15,000	Dividends	$1 - $200	$1 - $200
Standard Brokerage Account ⇒ IBIT [CT]		$1,001 - $15,000	None		
Standard Brokerage Account ⇒ iShares Core S&P Total U.S. Stock Market ETF (ITOT) [EF]		$50,001 - $100,000	Dividends	$201 - $1,000	$1,001 - $2,500
Standard Brokerage Account ⇒ Marriott International - Class A Common Stock (MAR) [ST]		$1,001 - $15,000	Dividends	$1 - $200	$1 - $200
Standard Brokerage Account ⇒		$1,001 - $15,000	Dividends	$1 - $200	$1 - $200

Asset	Owner	Value of Asset	Income Type(s)	Income Current Year to Filing	Income Preceding Year
Meta Platforms, Inc. - Class A Common Stock (META) [ST]					
Standard Brokerage Account ⇒ Microsoft Corporation - Common Stock (MSFT) [ST]		$1,001 - $15,000	Dividends	$1 - $200	$1 - $200
Standard Brokerage Account ⇒ Schwab International Equity ETF (SCHF) [EF]		$1,001 - $15,000	Dividends	$1 - $200	$1 - $200
Standard Brokerage Account ⇒ Schwab US Dividend Equity ETF (SCHD) [EF]		$1,001 - $15,000	Dividends	$201 - $1,000	$201 - $1,000
Standard Brokerage Account ⇒ SPDR Dow Jones Industrial Average ETF (DIA) [EF]		$15,001 - $50,000	Dividends	$201 - $1,000	$201 - $1,000
Standard Brokerage Account ⇒ SPDR Gold Trust (GLD) [EF]		$1,001 - $15,000	Dividends	None	None
Standard Brokerage Account ⇒ SPDR S&P 500 (SPY) [EF]		$15,001 - $50,000	Dividends	$201 - $1,000	$201 - $1,000
Standard Brokerage Account ⇒ Vanguard Div Appreciation ETF (VIG) [EF]		$1,001 - $15,000	Dividends	$1 - $200	$1 - $200
Standard Brokerage Account ⇒ Vanguard FTSE All World Ex US ETF (VEU) [EF]		$1,001 - $15,000	Dividends	$1 - $200	$1 - $200
Standard Brokerage Account ⇒ Vanguard FTSE Developed Markets ETF (VEA) [EF]		$1,001 - $15,000	None		
Standard Brokerage Account ⇒ Vanguard S&P 500 ETF (VOO) [EF]		$50,001 - $100,000	Dividends	$1,001 - $2,500	$1,001 - $2,500
Standard Brokerage Account ⇒ Vanguard Small-Cap Value ETF (VBR) [EF]		$1,001 - $15,000	Dividends	$1 - $200	$1 - $200
Standard Brokerage Account ⇒ VICI Properties Inc. Common Stock (VICI) [ST]		$1,001 - $15,000	Dividends	$201 - $1,000	$1 - $200
Standard Brokerage Account ⇒ Walmart Inc. Common Stock (WMT) [ST]		$1,001 - $15,000	Dividends	$1 - $200	$1 - $200

* Investment Vehicle details available at the bottom of this form. For the complete list of asset type abbreviations, please visit

https://fd.house.gov/reference/asset-type-codes.aspx.

Schedule C: Earned Income

Source	Type	Amount Current Year to Filing	Amount Preceding Year
Carter Engineering Consultants	Primary Employment	$69,917.89	$91,301.28
State of Georgia	Service in General Assembly	$23,205.71	$24,058.83
Synovus	Advisory Capacity	$2,200.00	N/A

Schedule D: Liabilities

Owner	Creditor	Date Incurred	Type	Amount of Liability
	Truist Bank	June 2019	Primary Home Mortgage	$100,001 - $250,000

Schedule E: Positions

Position	Name of Organization
Member of Synovus Northeast Georgia Local Advisory Board	Synovus Northeast Georgia Local Advisory Board
Member of UGA School of Public & International Affairs Alumni Board	UGA School of Public & International Affairs
Member of Athens Academy Alumni Board	Athens Academy

Schedule F: Agreements

None disclosed.

Schedule J: Compensation in Excess of $5,000 Paid by One Source

None disclosed.

Schedule A Investment Vehicle Details

- 401K
  Description: 401K through employer
- 457(b) Account
  Description: 457(b) Retirement Account
- Roth IRA
- Standard Brokerage Account

- Health Savings Account (HSA)

Exclusions of Spouse, Dependent, or Trust Information

Trusts: Details regarding "Qualified Blind Trusts" approved by the Committee on Ethics and certain other "excepted trusts" need not be disclosed. Have you excluded from this report details of such a trust benefiting you, your spouse, or dependent child?

○ Yes ◉ No

Exemption: Have you excluded from this report any other assets, "unearned" income, transactions, or liabilities of a spouse or dependent child because they meet all three tests for exemption?

○ Yes ◉ No

Certification and Signature

☑ I CERTIFY that the statements I have made on the attached Financial Disclosure Report are true, complete, and correct to the best of my knowledge and belief.

Digitally Signed: Houston Gaines , 11/26/2025