DarrowEverett LLP



Jozette V. Chack-On - Partner

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Bio

Jozette V. Chack-On is a Partner at DarrowEverett, where she focuses on corporate law, business law, contract negotiations, mergers and acquisitions, and affordable multi-family housing developments. With more than 29 years of experience, she plays a key role in handling a wide array of complex transactions for the firm's corporate clients and public housing authorities.

Jozette brings deep expertise in affordable housing revitalization and new construction projects, including public?private partnerships, project financing (such as low?income housing tax credits, tax?exempt bonds, grants and loans issued by governmental authorities, and conventional financing), due diligence, real estate acquisition and redevelopment, and project management. Her work with a diverse client base enables her to skillfully structure and negotiate even the most sophisticated transactions, guiding projects efficiently from concept and development through financing, execution, and ongoing management.

Practice Areas

- Mixed-Finance Real Estate Transactions
- Public, Affordable, and Workforce Housing

- Corporate & Business Transactions
- Mergers and Acquisitions
- Infrastructure Project Development

Prior Experience

Prior to DarrowEverett, Jozette was a partner with a Florida-based law firm. There she gained over 20 years of professional experience advising corporate clients and public housing authorities on complex transactions, including affordable housing development and infrastructure project development.

Representative Matters

- Currently assisting a large public housing authority in the urban development of a 120-acre master-planned, mixed-use, and mixed-income development community, including eight development finance closings totaling approximately $539,000,000 and another closing targeted for 2026.
- Currently assisting a large public housing authority in the urban development of a 40-acre master-planned, mixed-use, and mixed-income development community, spanning 12 city blocks, with an estimated value of $425,000,000. (2005-current)
- Represented the Tampa Housing Authority and Related Urban Development Group in work involving a 120-acre master planned mixed-use, and mixed-income development community located just minutes west of downtown Tampa. The work on this $500-plus million West River community has been ongoing since 2013. The work on the two-phased Canopy at West River development included negotiating the development agreement, structuring the public private partnership, and negotiating the complex financing structure.
- Assisted a public housing authority in the resyndication of three existing apartment complexes, comprised of 310 LIHTC dwelling units, with funding sources totaling $111,981,019. (2025)
- Represented Mt. Zion AME Church of Riverview and the Tampa Housing Authority in connection with the development of Zion Village, a 75-unit affordable housing community for seniors in Hillsborough County, Florida. The work included structuring the faith-based and public private partnership and negotiating the complex financing structure, which included 4% Housing Credits; Bank of America equity and construction loan; Housing Finance Authority of Hillsborough County and Florida Multifamily Mortgage Revenue Bonds; Berkadia/Freddie Mac permanent tax-exempt loan; and Hillsborough County SHIP and HOPE loans.
- Represented Palm Lake Christian Church in its vision to create the Palm Lake Urban Sanctuary (PLUS) affordable and workforce housing development in St. Petersburg, Fla.

PLUS features 86 apartments built on the church's previously underutilized property, with energy-efficient appliances, a garden, and a playground. Our work on this project was comprehensive, including negotiating the development agreement, structuring the public-private partnership, and negotiating the complex financing structure. Financing for PLUS included low-income housing tax credits from the Florida Housing Finance Corporation, equity and construction and permanent loans from Bank of America, HOME, SHIP, and CDBG funds from the City of St. Petersburg, and Pinellas County Housing Authority funds. This development marks the first affordable housing project approved under a City of St. Petersburg ordinance enabling affordable housing on residential, commercial, or industrially zoned land.

- Assisted a non-profit in the development of three affordable housing communities, comprised of 240 units, with a total project cost of $83,485,636 (2022-2025).

Bar Admissions

- Florida

Education

- Florida State University College of Law, J.D., *magna cum laude*
- Florida State University, B.S., Multinational Business Operations and Marketing, *cum laude*