DarrowEverett LLP



Ricardo L. Gilmore - Partner

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Bio

Ricardo L. Gilmore is a partner at DarrowEverett. With more than 40 years of legal experience, he focuses his practice on business and corporate law, real estate, public finance, and commercial litigation. He acts as general counsel to multiple housing authorities throughout Florida and as special counsel to agencies in Florida and other states on matters related to affordable housing development. His work encompasses a wide range of legal issues unique to housing authorities as well as those applicable to governmental bodies and corporate entities. Over the course of his career, Ric has developed a distinct expertise in public housing law. He brings extensive experience in Florida's Government-in-the-Sunshine laws, real estate redevelopment, public records law, ethics, and corporate governance matters affecting housing authority commissioners. His background also includes significant work in public finance, including the issuance of municipal bonds and the acquisition of tax credits.

Ric is a frequent presenter at conferences addressing public and affordable housing topics. His speaking engagements include events hosted by the Housing Development and Law Institute (HDLI), the National Association of Housing and Redevelopment Officials (NAHRO), the National Organization of African Americans in Housing (NOAAH), the Public Housing Authorities Directors Association (PHADA), the Florida Association of Housing and

Redevelopment Officials (FAHRO) and the Gans, Gans & Associates leadership summits.

Practice Areas

- Public, Affordable, and Workforce Housing
- Corporate & Business Transactions
- Land Use
- Regulatory & Compliance

Prior Experience

Before joining Darrow Everett, Ric was a co-founder of the Tampa, Florida law firm of Saxon Gilmore & Carraway, P.A., which existed for 21 years. Prior to that, he was a partner at the Tampa, Florida law firm of Salem, Saxon & Nielsen, P.A., and before that a co-founder at the Tampa, Florida law firm of Morrison, Gilmore & Clark, P.A. Ric began his legal career as an in-house legal counsel specializing in products liability defense litigation at the corporate headquarters of Harris Corporation, a Fortune 500 company based in Melbourne, Florida.

Ric has played a key role in two major litigation matters that were appealed to the U.S. Supreme Court and resulted in nationwide precedent-setting decisions. He has also been instrumental in the formation and operation of various instrumentalities and affiliates that support housing authorities in development initiatives and fundraising efforts.

Ric has handled legal matters for 10 Hope VI revitalization projects. He has also worked closely with one of the few housing authorities in the nation to demolish public housing and act as its own developer—rebuilding and operating affordable and tax credit units without reliance on Hope VI financing. In addition, he has facilitated the creation of public-private partnerships focused on transforming blighted neighborhoods into mixed-income communities with integrated commercial and retail components, and has advised on the development of workforce housing in urban settings.

One of Ric’s proudest accomplishments is serving as legal counsel to a Georgia housing authority that successfully achieved complete autonomy from the U.S. Department of Housing and Urban Development while maintaining its designation as a public housing authority.

Representative Matters

- I have been actively involved with transforming former traditional public housing properties from dilapidated, unsafe environments into award-winning mixed-use, mixed-

income communities as part of my duties with several housing authorities, most notably in Daytona Beach, St. Petersburg, Boca Raton and Orlando. Of note are highly successful transformations in my own backyard with the Tampa Housing Authority, as evidenced by the Encore and West River urban redevelopments.

- I have been part of the legal teams that have been involved in two extensive litigation matters that were appealed eventually to the U.S. Supreme Court. These cases established important precedents with nationwide impact for housing authorities across the country.
- I have for many years been a featured speaker on pertinent topics of interest about public and affordable housing issues for affordable housing trade organizations representing groups in Florida and nationwide, every year. Additionally at least twice annually for the Housing and Development Law Institute (HDLI), I present lectures on legal ethics that are accredited for CLE credits for attorneys in every state.

Media Appearances

- Data Privacy in the Age of AI: More Than Just a Tax Issue, *Thomson Reuters* (May 2026)

Bar Admissions

- Florida
- U.S. District Court for the Middle District of Florida
- U.S. Court of Appeals, Fifth District
- U.S. Court of Appeals, Eleventh District

Education

- University of Florida College of Law, J.D.
- University of Georgia, B.A.

Accolades

- Tampa's Attorneys of the Year (2025), Tampa Style Magazine