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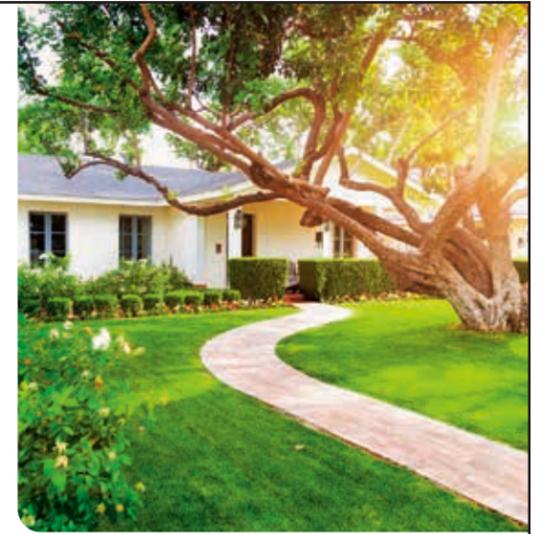
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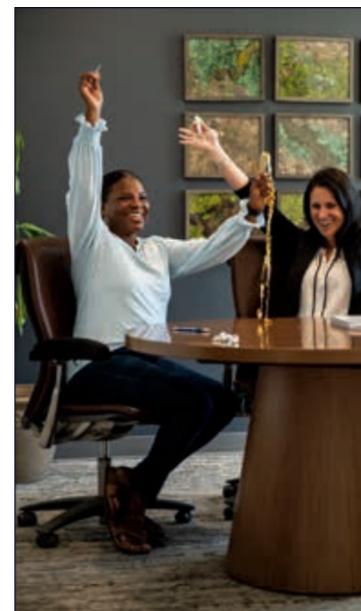


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ELISE CHARD

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STORY BY MADDIE PODISH
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With a smile that lights up the room, Elise Chard exudes warmth and positivity. You'd never guess the incredible obstacles she's overcome. Through it all, she leads with unwavering grace, determination, and the steadfast support of her family while building a thriving real estate career that continues to grow.

The Chard Team: Lauren Dial, Elise Chard, and Heather Howard

Elise and her husband met during his Navy service, beginning a partnership that would see them through both triumphs and challenges. Elise's early academic pursuits led her to earn a degree in diplomacy and world affairs, influenced by her family's roots in Mauritius, an island off the coast of Madagascar. "My mom's side of the family still lives in Africa, and it's always been a part of my life," she shares. This international background fueled her desire to expose her two daughters, Delphine, 15, and Aurelia, 12, to travel at a young age, cultivating their global awareness and curiosity.

Elise discovered her true passion when she entered the real estate market in

Hampton Roads in 2006. Throughout her husband's Navy career, which took the family to Texas, Florida, Japan, and Kansas, Elise remained steadfast in her dedication to real estate. Her experiences as a military spouse gave her a unique understanding of the challenges military families face when relocating—a perspective that has made her an exceptional resource to military buyers and sellers alike.

In 2019, just as her award-winning business was flourishing, Elise faced one of the toughest battles of her life—being diagnosed with metastatic inflammatory breast cancer. The initial treatments were ineffective, but Elise, determined to survive for her family,

took charge, advocating for herself, researching top institutions, and finding life-saving treatment at Duke Cancer Institute. "They saved my life," she says, grateful for the world-class care she received. After enduring six surgeries, radiation, and more than four years of grueling chemotherapy, Elise is now thriving in remission.

During her medical crisis, Elise's real estate team, The Chard Team, became a vital support system. Her husband stepped in to ensure the business stayed afloat while Elise focused on her health. "If I had appointments I couldn't make or things I couldn't do, he stepped up without hesitation," she recalls. In 2020, her friend, Lauren Dial, joined the

“

Recently, I had the pleasure of helping someone I assisted in buying his first condo in Virginia Beach, and now, he's ready to move on to a single-family home; he was a former tenant of ours, so it feels like a full-circle moment.”



team, followed by Heather Howard in 2021. Her team quickly became one of her greatest sources of inspiration and motivation. Together, they've created a close-knit, highly effective team. Elise reflects, "Life can be unpredictable, but having this support—especially in a business without a natural support structure—is invaluable."

With more than \$150 million in sales since 2017, Elise's business has reached what she calls a "sweet spot." She and her team have built a reputation as luxury specialists and have established a working dynamic that Elise values immensely.

Elise's business model is rooted in relationships, with the majority of her clients being referrals from previous clients. "Recently, I had the pleasure of

helping someone I assisted in buying his first condo in Virginia Beach, and now, he's ready to move on to a single-family home; he was a former tenant of ours, so it feels like a full-circle moment," she describes, highlighting the deep sense of continuity and trust she's built within her community.

Her love for the real estate business is palpable. Elise takes great joy in helping clients discover distinctive, custom homes in Hampton Roads. "Each one is truly one of a kind," she remarks enthusiastically. "You never walk into a home that's exactly like another." This perspective aligns with her personalized approach to her clients—she views each transaction as an individual journey rather than a routine exchange.

Outside of her thriving career, Elise finds fulfillment in giving back to her community. She volunteers at her children's school and is an active member of a neighborhood garden club, where she enjoys arranging flowers and exchanging horticultural tips. "I get to learn so much from a group of women I truly adore," Elise expresses, describing the club as a refreshing and rejuvenating outlet amid her busy life.

Elise credits much of her success to her family's unwavering love and support. "They've stood by me through all the years of 'chaos' and have always been incredibly supportive," she mentions with a smile. Their steady presence has been the foundation of her ability to balance a successful career and family life, excelling even through the most difficult times.

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The REALTOR® Advantage: Perspectives from HRRRA's 2025 Treasurer



GREG CHAPLAIN
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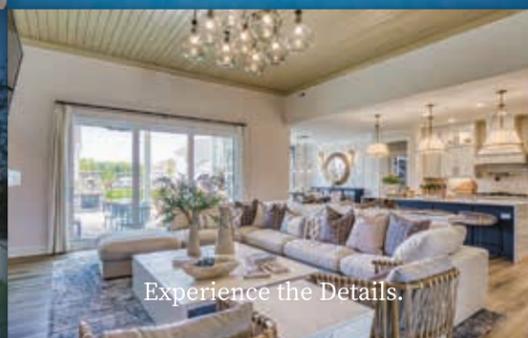
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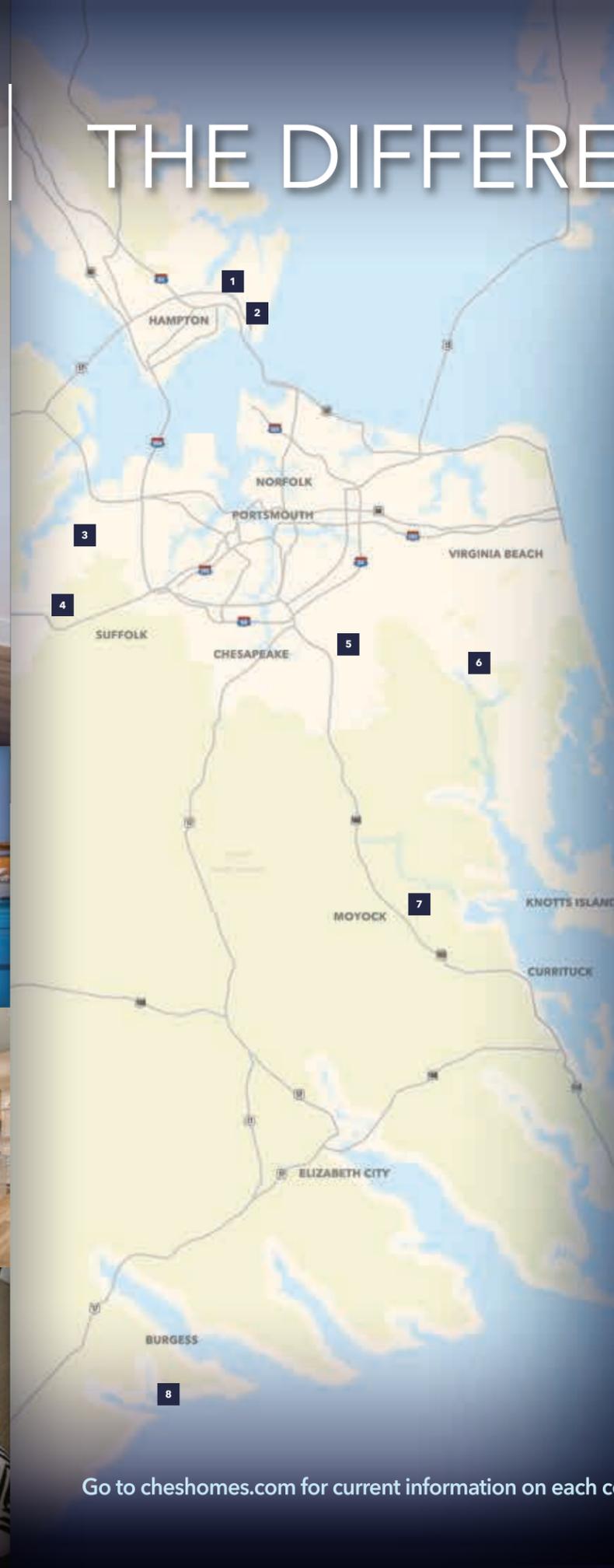


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Karen Tyler

**TEAM TYLER,
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STORY BY MADDIE PODISH
PHOTOS BY LEAH WALLACE,
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Karen Tyler, better known simply as “Tyler,” has never taken the conventional path. As the Broker/Owner of Prodigy Realty, Tyler has carved out a thriving career in real estate by following her intuition and leading with determination.

Before finding her calling, Tyler spent her 20s in self-discovery and exploration. In her early 30s, she worked various jobs—first with an attorney, then alongside a land specialist, real estate agent, and broker. She enjoyed the freedom of navigating life on her terms. In late 2008, when the world was grappling with the housing market crash, Tyler unknowingly entered the stormy seas of real estate. “I just knew I was starving and didn’t

want to live off unemployment, so I put my head to the pavement and made a whole lot of phone calls to potential real estate clients,” she recalls.

Her persistence paid off in a big way—Tyler closed 54 transactions in her first year and an astonishing 78 in her second. She went on to exceed 100 sales annually for the next decade. Known for her confidence in finding the perfect home for her clients, Tyler jokingly tells them,

“If I don’t find your property the first day, I’ll find it the second.” And she delivers.

While skeptics doubted her ability to maintain such momentum, Tyler proved them wrong. She has consistently defied expectations, building a business and reputation rooted in hard work and innovation. However, the journey wasn’t without heartache. Tyler’s best friend, September, an avid real estate investor, played a pivotal role in shaping her vision. “She was so awesome,” Tyler smiles, reflecting on their friendship. September’s untimely passing from a rare cancer was a devastating blow, but Tyler channeled her grief into action. She continues to help manage September’s rental portfolio and honors her legacy with an annual memorial.

September’s encouragement is what first sparked Tyler’s interest in investing. “She opened my eyes to think beyond the present and plan for the future,” Tyler shares. Her advice became the cornerstone of Tyler’s ever-expanding empire. From starting her real estate team in 2012 to launching her second brokerage, Prodigy Realty, in 2018, Tyler has embraced new opportunities while remaining grounded in her unique leadership style.



Tyler’s leadership journey has been as unconventional as her career path. By “accidentally” becoming a team leader, she discovered her natural talent for guiding others. When her agents expressed a desire for a place to truly call their own, Tyler answered the call, forming a dynamic team that included her daughter, Madison Rose, who has since launched her own brokerage. “We have a unique dynamic,” she says, describing their approach as casual yet highly knowledgeable. This relaxed yet professional style helps clients feel at ease during a stressful process.

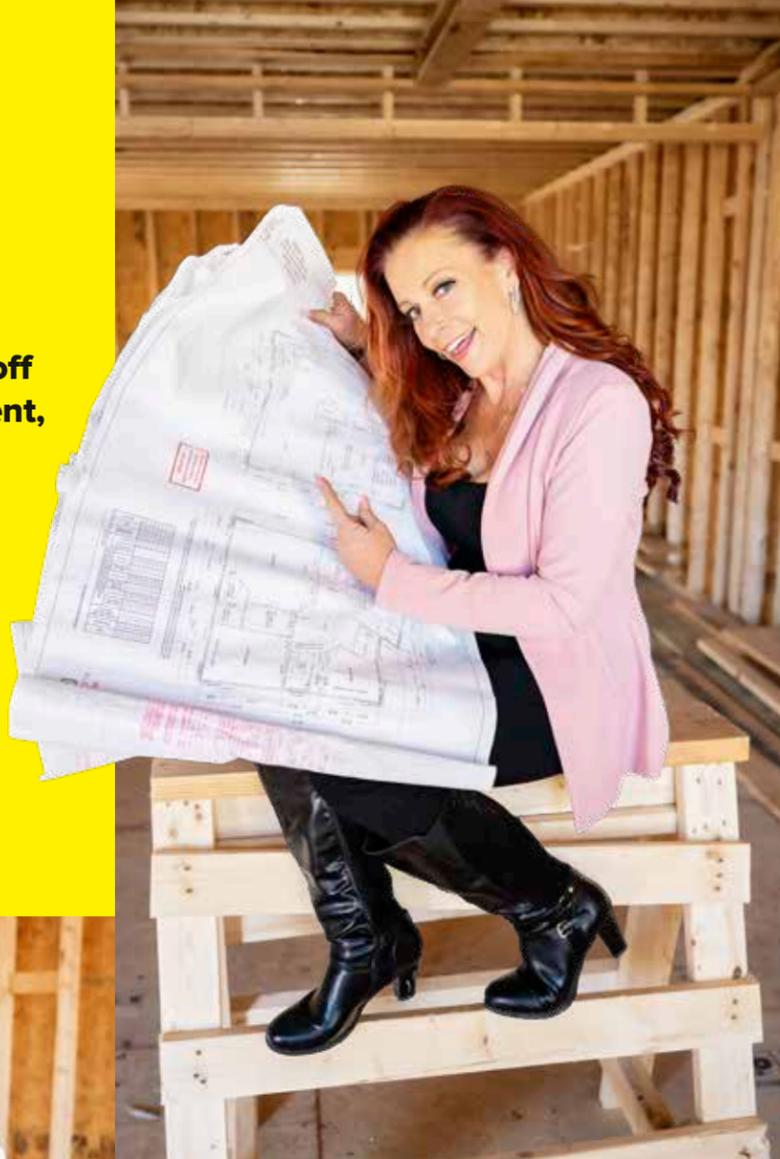
Before opening Prodigy Realty, Tyler had begun to expand her ventures to include property management, a building company, flipping homes, and a substantial rental portfolio. In 2019, she took another bold step, purchasing new office space. In 2023, Madison followed in her mother’s footsteps, opening her brokerage. “She has all the best parts of me,” Tyler says with pride.

Prodigy Realty’s tagline, “Let me help you build your empire,” speaks to the heart of Tyler’s philosophy. For her, real estate isn’t just about transactions; it’s about transformation—helping clients build their empires and empowering her agents to succeed. She emphasizes that her agents know the importance of answering their phones, knowing the contracts inside and out, and maintaining a deep understanding of the market. This knowledge, she believes, gives her clients and team members the confidence they need to navigate the industry’s complexities.

But Tyler doesn't lead from the top down. She actively involves her team in decision-making, fostering a collaborative environment where creative problem-solving thrives. "Real estate is where you can find your own creative way of doing business," she explains. "As long as you're compliant and follow the laws and etiquette, I believe you're going to succeed."

Despite her impressive accomplishments, Tyler remains refreshingly candid. Before marrying her husband, Jonny, four years ago, she admits she struggled with work-life balance. Even now, she is

“ I just knew I was starving and didn't want to live off unemployment, so I put my head to the pavement and made a whole lot of phone calls to potential real estate clients.”



often immersed in a project, whether renovating one of her many investment properties or handling commercial turnovers herself. "I don't want to set my heart on something when there are so many variables that could

happen," she says. Her adaptable mindset has served her well, allowing her to seize opportunities and inspire those around her.

As Tyler reflects on her journey, she credits the support of others for her continued growth, including Joni Giordano-Bowling,

who has gone above and beyond by highlighting several of her brightest agents in this publication. For Tyler, the joy of watching her team thrive is unparalleled. "Seeing my agents develop their skills and reach new heights is why I do what I do," she emphasizes.



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JOSH WRIGHT

TIDAL TOWN MOVING

STORY BY DAN CLARK
PHOTOS BY RACHEL SADDLEMIRE,
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Josh Wright, owner of Tidal Town Moving in Virginia Beach, exudes an immediately apparent energy that inspires confidence. But this career path isn't quite what Josh had in mind for himself. Growing up in Greenville, SC, Josh was a star athlete with aspirations of playing in the Big Leagues.

Josh excelled as a baseball player but dislocated his left shoulder, resulting in a torn labrum in his first college at-bat. Undeterred, Josh turned his focus to pitching. As fate would have it, that dream lasted a mere three months before he suffered a similar injury to his pitching shoulder. Despite multiple surgeries and a college baseball career primarily spent riding the bench, Josh was far from disheartened. He recalled his parents' words, "Never quit; always put your best foot forward." And he did just that.

While studying sports management at Erskine College and later pursuing his MBA at Clemson University, Josh worked as a mover at Tiger Moving in South Carolina. Using the drive his parents instilled in him, he quickly climbed the ranks while gaining vital experience, first as a mover, then as a supervisor, and eventually transitioning to an office role. Little did he know then that these moves were the precursor to his future, with each position helping to build the foundation of his new career



path. "It was a great opportunity to learn the ropes," Josh explains. "I got to see all aspects of the business, from the physical labor of moving furniture to the logistics of coordinating moves and managing customers."

When the chance arose to open a branch of Tiger Moving, Josh jumped at it. Partnering with a colleague, he co-founded the company that would later become Cavalier Moving. Richmond, VA, became their chosen destination, and despite launching right when COVID hit, their business unexpectedly boomed. Today, Cavalier and Tidal Town Moving are thriving in both Richmond and Virginia Beach.

After a year and a half in Richmond, Josh set his sights on Virginia Beach. The decision was driven partly by business strategy and partly by matters of the heart. He had met Hayley, a Chesapeake native, and their relationship blossomed, leading to marriage and a new home in Virginia Beach. "Meeting Hayley was a game-changer," Josh expresses. "She's my biggest supporter—not just for my business, but also for my personal life."

When he's not orchestrating seamless moves, Josh enjoys life's simple pleasures in Virginia Beach. Golfing with friends, exploring local breweries with Hayley, and cheering on his beloved Clemson Tigers (despite their recent loss to Georgia) are his go-to activities. He and Hayley also cherish their two dogs, a sheepadoodle and a German shepherd/Australian shepherd mix, who bring boundless energy and keep them on their toes.

Josh's philosophy is simple: treat those around you well, and they'll take care of you, which translates into happy clients who become repeat customers and enthusiastic referral partners. He believes in building strong relationships with real estate professionals, offering them exclusive discounts and going the extra mile to ensure their clients have a stress-free moving experience.

Today, Tidal Town Moving is thriving in both Richmond and Virginia Beach. Josh's dedication to quality service and employee satisfaction has paid off, earning him a loyal customer

base and a reputation for excellence. He remains grateful for the lessons he learned during his baseball career, particularly the importance of perseverance and resilience.

Josh's dedication to quality and customer satisfaction stems from his definition of success. "If you feel like you did the best you could, you put your best foot forward, that would be a success for me," he reflects. His long-term vision? To build the biggest and best moving company in every city he operates in.

“
Never quit;
always put your best foot forward.”



Josh Wright's journey has had unexpected detours and hard-earned victories, from the baseball diamond to the moving truck. His passion for his work, commitment to his employees, and love for his wife and dogs paint a picture of a man who has found success and fulfillment in a path he never envisioned. As he continues to build Tidal Town Moving into an "enormous company," one can't help but root for this former athlete turned entrepreneur who embodies the spirit of perseverance and the pursuit of excellence.



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A LOOK BACK

BY DR. DAWN M. KENNEDY,
PHD, RCE, C2EX, CAE, GREEN

As we move forward into 2025, REALTORS® will continue to face industry challenges created by an uncertain legislative environment. The impacts of the federal legislation have an enormous impact on local economies, specifically the housing industry. Today, the housing shortage, specifically attainable housing, continues as the 2017 Canadian tariffs remain in effect. In 2017, the administration placed tariffs on three key materials in the homebuilding sector: lumber, steel, and aluminum. The USA imports 30% of its soft lumber from Canada (College of Natural Resources News, 2025). Canadian steel imports were taxed at 25% through tariffs and aluminum at 10% (the steel and aluminum tariffs ended in 2019). This resulted in increased costs for framing, roofing, and other structural elements of homes. The combination of the three targeted tariffs cut into builders' profit margins, resulting in higher housing prices and the trend of building higher-end homes where they could maintain the profit margins homebuilders were experiencing prior to the tariffs.

The primary function of the National Association of REALTORS® (NAR) is to monitor federal proposed legislation, to oppose legislation that has a negative impact on the industry, and to support industry-positive legislation. Does NAR always win? Of course not, but its success rate is considered high, at an average of 70%. NAR's large membership, representing slightly under 1.5 million members, and its talented volunteers and advocacy staff give it the significant power to influence legislation. Annual REALTOR® dues are often looked at as a transactional exchange, a pay for services, but that paradigm needs to shift to a more practical application: business insurance. Every real estate practitioner should be paying into that insurance pool, as they benefit from it, just like every employer pays into the state unemployment insurance pool or the workers' compensation pool. Recently, NAR produced a historical piece named 50+ Years of Advocacy,

which can be found on the NAR website: www.nar.realtor/advocacy/nar-advocacy-wins.

Some might wonder, "What have you done for me lately?" Let's take a moment to reflect on the years 2020-2024. These are just the highlights, as REALTORS® have accomplished so much more:

- **2020:** Sustained the real estate industry through the COVID-19 pandemic, protecting real estate as an essential service across the country and ensuring independent contractors were eligible for stimulus funds, rescue loans, and unemployment benefits. *Secured permanent Section 179D deduction for energy-efficient commercial buildings.*
- **2021:** Provided crucial support to state associations to achieve a victorious lawsuit against the nationwide eviction moratorium. *Secured funding to expand broadband.*
- **2022:** Successfully opposed nearly a dozen proposed tax increase provisions in the Inflation Reduction Act that would have crippled the real estate market.
- **2023:** Secured a 30-basis-point reduction in mortgage insurance premiums. *Successfully opposed the FHFA's proposed loan level pricing adjustment upfront fee on borrowers with debt-to-income ratios greater than 40 percent.*
- **2024:** Successfully pressed Congress to extend NFIP through March 14, 2025. It is estimated that 1,300 real estate transactions daily are affected by this extension. *Pressured legislators to work with the VA to ensure that veterans could directly pay for their own representation while using a VA loan (NAR, 2025).*



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WAVE

WRIDING THE

COASTAL VIRGINIA'S NEW HOME MARKET IN 2025

BY COLBY RAYMOND, 2025 CVBIA PRESIDENT

The Coastal Virginia region is poised for continued growth in 2025, and the new home market is expected to remain a significant driver of our vibrant economy. As President of the Coastal Virginia Building Industry Association, I'm excited to share insights into the trends shaping this dynamic sector.

Economic Outlook:

The National Association of Home Builders (NAHB) forecasts a gradual stabilization of the housing market this year. While interest rates have risen, strong demand persists, particularly from millennial and first-time homebuyers. Coastal Virginia, with its alluring beaches, thriving job market, and growing population, will likely experience continued demand for new construction.

Key factors contributing to the positive outlook include:

- **Job Growth:** The region's diverse economy, anchored by sectors such as defense, healthcare, and tourism, continues to attract new residents and fuel employment growth.

- **Population Increase:** Coastal Virginia's population is steadily increasing, driven by both immigration and natural growth. This expanding population necessitates the construction of new homes to meet housing demands.
- **Pent-Up Demand:** Despite recent market adjustments, a significant number of potential homebuyers remain eager to enter the market, particularly first-time homebuyers.

Design Trends:

While economic factors play a crucial role, savvy homebuyers are also drawn to innovative and stylish designs. Here are a few exciting trends we're witnessing in Coastal Virginia's new construction:

- **Embracing Nature:** Coastal living inspires a strong connection to the outdoors. We're seeing an increased emphasis on natural light, indoor-outdoor living spaces, and eco-friendly features such as solar panels and rainwater harvesting systems.

- **Smart-Home Integration:** Technology continues to revolutionize the homebuilding industry. Smart-home features, including voice-activated assistants, automated lighting systems, and advanced security features, are becoming increasingly popular among buyers.
- **Flexible Spaces:** Homebuyers are seeking flexibility and adaptability in their living spaces. Multi-functional rooms, such as home offices that can double as guest bedrooms and open floor plans, are highly sought after.

Collaboration is Key:

The Coastal Virginia Building Industry Association is committed to fostering a collaborative environment that supports the growth of our region's housing market. We work closely with local governments, policymakers, and industry professionals to address challenges such as affordability, permitting delays, and the availability of skilled labor.

A Bright Future:

2025 presents exciting opportunities for the new home market in Coastal Virginia. By embracing innovative design, leveraging technology, and collaborating with key stakeholders, we can ensure a thriving and sustainable housing market that benefits both homebuyers and our vibrant community.



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WHO RECEIVES THIS MAGAZINE?

- **South Hampton Roads Real Producers:** This magazine reaches the top 500 agents in South Hampton Roads, covering areas from Smithfield to Sandbridge and into the North Carolina border. We pulled the REIN-MLS numbers (by volume) from January 1 through December 31 of the previous year. We cut the list off at #500 to determine distribution. The list resets at the end of each year.
- **Peninsula Real Producers:** This magazine follows the same criteria but focuses on the Peninsula/Williamsburg agents, cutting the list off at the top 300.

We identify REALTORS®/agents based on their broker's location in the MLS. Please get in touch with us if you find yourself in any of the following unique scenarios:

- Your broker address in the MLS is outside the South Hampton Roads region, but you primarily work as a commission agent in South Hampton Roads or the Peninsula area.
- Your broker address in the MLS is on the Peninsula, but you would prefer to be associated with South Hampton Roads Real Producers instead.
- Your broker address is Southside, but you prefer to be part of the Peninsula Real Producers magazine.

WHAT IS THE PROCESS FOR BEING FEATURED IN THIS MAGAZINE?

Anyone on the Top 500 list can nominate other real estate agents, businesses, brokers, owners, or themselves. Office leaders can also nominate folks. We consider everyone in the Top 500 who comes to our attention because we don't know everyone's story, and we need your help to learn about them. We cannot guarantee a feature, but we encourage you to meet with one of our team members, support Real Producers, and attend our private events to increase your chances.

WHAT IS THE COST TO FEATURE A REALTOR®, AGENT, OR TEAM?

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