



Lead Generation Ideas for CRS Data® (NC)

This document includes prospecting ideas for both Eastern and Western North Carolina. Categories A-C are general plays with eastern NC examples; Category D is eastern-specific; Category E is western NC. Many examples can be adapted across the Hive MLS footprint. These are prospecting frameworks, not scripts. Agents should verify licensing, property facts, ownership status, flood status, zoning, tax data, and local market claims before outreach.

Category A: The "Equity & Visibility" Plays

Focus: Owners with strong appreciation or equity position who need someone to show them the number.

1. The "Verified Cash-Out"

Unencumbered Long-Term Owners

 **Fast Close**

FILTERS	Property Type: Residential Ownership Duration: 10+ years Cash Buyers: Yes
THE ANGLE	<i>Cash buyers in premium subdivisions with 10+ years of ownership are holding pure equity with zero debt. No payoff, no lender approval, no financing contingency. These are the cleanest possible listings to execute and the easiest sellers to motivate. This play works anywhere in the Hive MLS footprint.</i>

STEP 1 — SET UP IN PROSPECTING

Prospecting Filter	Field	Set To
Property type	Property Type	Search: "Residential" eliminates land parcels from results
Location	Search bar	Do a polygon search for area you are prospecting (example: on the beach)
Ownership	Ownership Duration	From: 10 To: (blank)
No mortgage	Cash Buyers	Select: Yes

STEP 2 — AFTER EXPORT: FILTER & CALCULATE		
Export Column	Action	Keep Rows Where...
Appraised Value	Sort descending	Highest value at top — prioritize outreach accordingly
Last Sale Price	Calculate gain	Appraised Value – Last Sale Price = total appreciation since purchase
Owner Name 1	Scan for trusts	Flag any ending in " Tr" or containing "Trust" or "Estate" treat as estate-adjacent

Cash Buyers: Yes means available public-record data does not show a purchase-money mortgage tied to the purchase. Treat this as a strong equity signal, not proof that the owner has no debt, lien, payoff, or other title issue. Verify before making any claim.

2. The "Appreciation Wake-Up Call"

Long-Term Owners Who Don't Know What They Have

 Nurture Play

FILTERS	Property Type: Residential Ownership Duration: 7+ years Appraised Value: \$400,000+ (example, your market may vary)
THE ANGLE	<i>Most long-term owners dramatically underestimate how much their home has gained. The Last Sale Price shows the recorded sale amount. Appraised Value can be used as a public-record value reference, but it is not the same as a current CMA or market value. The gap between those two numbers is the conversation-starter. Run the math as a starting point, then invite them to review a current local value range.</i>

STEP 1 — SET UP IN PROSPECTING		
Prospecting Filter	Field	Set To
Property type	Property Type	Search: Residential
Ownership	Ownership Duration	From: 7 To: (blank)
Asset size	Appraised Value	From: 400000 To: (blank)
Location	Map icons (Draw)	Do polygon search for area you are prospecting (example: Wilmington)

STEP 2 — AFTER EXPORT: FILTER & CALCULATE		
Export Column	Action	Keep Rows Where...
Appraised Value – Last Sale Price	Create new column	Difference > \$100,000 (strong appreciation)

Result above	Divide by Last Sale Price	Keep rows where gain % > 40%
Bedrooms	Filter	3+ bedrooms — larger homes have more right-sizing potential

The Residential filter in Prospecting eliminates land parcels before export, which would otherwise produce inflated appreciation percentages from very low historical sale prices. The appreciation calculation (Appraised Value – Last Sale Price) is a reliable equity proxy when no mortgage balance is available.

Category B: The "Absentee & Burdened" Plays

Focus: Owners disconnected from the property and quietly feeling the cost.

3. The "Out-of-State Exit"

Remote Owners Ready to Let Go

 **Fast Close**

FILTERS	Property Type: Residential Owner Type: Absentee Out-Of-State Ownership Duration: 3+ years Appraised Value: \$200,000+ (example, your market may vary)
THE ANGLE	<i>Managing a property from out of state can become expensive, stressful, or time-consuming. An agent who leads with a streamlined, hands-off process is offering relief, not a sales pitch. The 3-year filter screens out recent buyers who are still in the early landlord phase — you want the ones who've been dealing with it long enough to be tired.</i>

STEP 1 — SET UP IN PROSPECTING		
Prospecting Filter	Field	Set To
Property type	Property Type	Search: Residential
Out-of-state	Owner Type	Select: Absentee Out-Of-State
Ownership	Ownership Duration	From: 3 To: (blank)
Asset size	Appraised Value	From: 200000 To: (blank)
Location	Map icons (Draw)	Do polygon search for area you are prospecting (example: Supply)

STEP 2 — AFTER EXPORT: FILTER & CALCULATE		
Export Column	Action	Keep Rows Where...

Owner State	Group & prioritize	Sort by state to identify clusters — target high-cost states (NY, NJ, CT, MA, CA) first
Last Transfer Date	Calculate years held	Today's year minus transfer year — longer = more fatigued

4. The "Burdened Investor"

Absentee Condo Owners Feeling the Carrying Cost

 **Situational**

FILTERS	Improvement Type: Condo Owner Type: Absentee (In-State or Out-Of-State) Ownership Duration: 5+ years Boundaries: Polygon or zip code search for target market
THE ANGLE	<i>Rising carrying costs — insurance, HOA assessments, or management fees — are making casual investors quietly do the math and not like what they find. The 5-year filter keeps you away from recent buyers who aren't ready for this conversation yet. The location determines which cost pain you lead with: coastal owners are feeling wind and hail insurance increases; military-market owners are dealing with management burden and high tenant turnover tied to PCS cycles. Same filters, different outreach angle.</i>

STEP 1 — SET UP IN PROSPECTING		
Prospecting Filter	Field	Set To
Property type	Improvement Type	Search: Condominium
Absentee (both)	Owner Type	Select: Absentee In-State AND Absentee Out-Of-State
Ownership	Ownership Duration	From: 5 To: (blank)
Location -- coastal	Boundaries → Zip Codes	28465 (Oak Island), 28462 (Holden Beach), or other barrier island zip codes
Location -- interior	Map Icons (Draw)	Polygon around Jacksonville / Hubert / Swansboro for military-adjacent rental market

STEP 2 — AFTER EXPORT: FILTER & CALCULATE		
Export Column	Action	Keep Rows Where...
Owner State	Filter	Prioritize out-of-state — highest carrying cost pain, least attached
Last Transfer Date	Calculate years held	8+ years held = strongest candidate for exit conversation

The outreach angle shifts by location. For coastal zip codes, lead with insurance premium trends and HOA assessment increases. For Jacksonville-area zip codes (28540, 28546, 28547), lead with the management burden of military rental properties —military-adjacent rentals may experience tenant turnover tied to PCS cycles, maintenance requests don't pause, and the owner is managing it from out of state. Same fatigue, different source.

Category C: The "Event-Driven & Situational" Plays

Focus: Legal triggers, life-stage signals, and market-condition exits.

5. The "Estate & Trust Name Search"

Inherited Properties Ready to Settle

 **Fast Close**

FILTERS	Owner Name: Contains "Estate", "Heirs", "Trust" Property Type: Residential Appraised Value: \$200,000+
THE ANGLE	<i>Estate and trust-held properties may involve multiple decision makers, unclear next steps, or owners who need help understanding value and process. And they frequently sit idle while heirs delay decisions. An agent who makes the process simple and fast is an easy yes. Run two separate searches — one per keyword — and combine the lists.</i>

STEP 1 — SET UP IN PROSPECTING

Prospecting Filter	Field	Set To
Property type	Property Type	Search: Residential
Owner name — estates	Search bar	Type "estate" and choose Contains
Owner name — heirs	Search bar	Type 'heir' and choose Contains
Owner name — trusts	Search bar	Type 'trust' and choose Contains
Asset size	Appraised Value	From: 200000 To: (blank)
Location	Map Icons (Draw)	Do polygon search for area you are prospecting

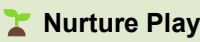
STEP 2 — AFTER EXPORT: FILTER & CALCULATE

Export Column	Action	Keep Rows Where...
Owner Name 1	Filter — keep estates & trusts	Rows containing "Estate", "Trust"
Appraised Value	Sort descending	Higher-value properties may justify more personalized preparation and outreach.

Make sure to compare owner address to the property address. If it is the same, you may be mailing to a dead mailbox if they aren't forwarding the mail.

6. The "Legacy Home Right-Sizer"

Long-Term Owners in Larger Older Homes



FILTERS	Property Type: Residential Owner Type: Owner Occupied Year Built: Before 1995 Ownership Duration: 15+ years Appraised Value: \$250,000+
THE ANGLE	Owners of older, larger homes with 15+ years in place are frequently at a life stage where the home no longer fits — fewer people living there, maintenance is increasing, and the space feels like a burden. They have deep equity and low motivation to act until someone shows them the number. This is a relationship play, not a cold call.

STEP 1 — SET UP IN PROSPECTING		
Prospecting Filter	Field	Set To
Property type	Property Type	Search: Residential
Occupancy	Owner Type	Select: Owner Occupied
Older homes	Year Built	From: (blank) To: 1994
Long ownership	Ownership Duration	From: 15 To: (blank)
Asset size	Appraised Value	From: 250000 To: (blank)
Location	Map Icons (Draw)	Do polygon search for area you are prospecting

STEP 2 — AFTER EXPORT: FILTER & CALCULATE		
Export Column	Action	Keep Rows Where...
Bedrooms	Filter	3+ bedrooms — confirms right-sizing opportunity
Total Sq. Footage	Sort descending	Largest homes = most maintenance burden = most motivation

Appraised Value – Last Sale Price	Create column	Equity proxy — quantify the gain they could walk away with
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Focus all outreach exclusively on the physical property attributes (e.g., managing deferred maintenance, reducing square footage) rather than making statements or assumptions regarding the owner's age or familial status.

7. The "Flood Zone Exit"

High-Risk Property Owners Under Insurance Pressure

 **Situational**

FILTERS	Property Type: Residential Flood Zone: High Risk (SFHA) Ownership Duration: 5+ years Appraised Value: \$150,000+ (example, your market may vary)
THE ANGLE	<i>Flood-zone status, Risk Rating 2.0, insurance availability, and map updates may affect how some buyers and owners evaluate a property. Agents should verify the property's current flood zone and avoid quoting insurance costs unless the owner provides current policy information or an insurance professional confirms it. This pressure is not limited to the coast — owners along the Neuse, Cape Fear, Tar, and Northeast Cape Fear rivers face the same flood insurance math without the appreciation upside that makes coastal owners more willing to absorb the cost. Absentee owners in particular are doing the calculation quietly, and many are not liking what they find. An agent who leads with market value and a clear exit path is a relief, not an intrusion.</i>

STEP 1 — SET UP IN PROSPECTING		
Prospecting Filter	Field	Set To
Property type	Property Type	Search: Residential
Flood zone	Flood Zone	Select: Effective High Risk Areas (SFHAs)
Ownership	Ownership Duration	From: 5 To: (blank)
Asset size	Appraised Value	From: 150000 To: (blank)
Location -- coastal	Map Icons (Draw)	Polygon along barrier islands or coastal zip codes
Location -- interior	Map Icons (Draw)	Polygon along Neuse River (New Bern), New River (Jacksonville), Cape Fear River (Wilmington, Fayetteville corridor), or Tar River (Greenville area)

STEP 2 — AFTER EXPORT: FILTER & CALCULATE

Export Column	Action	Keep Rows Where...
Owner State	Segment list	Out-of-state owners first — highest insurance pain, least attached to property
Owner Address vs Property Address	Flag absentees	Different mailing address may indicate absentee ownership, a non-local decision maker, or a separate mailing contact. Verify before referencing it in outreach.
Appraised Value – Last Sale Price	Create column	Equity proxy — owners with strong appreciation have more motivation and a better exit

This recipe works best for agents who stay current on local insurance market conditions — the angle only works if you can speak generally and accurately, then encourage the owner to verify property-specific insurance costs with an insurance professional. For inland river markets, check *whether the property is in an active FEMA remapping zone; several eastern NC counties have updated flood maps in the last three years that moved previously unrated properties into SFHA designation. Those newly-added owners are especially motivated because the cost was unexpected.*

Category D: The "Eastern NC Regional" Plays

Focus: Plays specific to rural ag inheritance and inland waterfront across eastern North Carolina.

8. The "Heir-Held Acreage"

Inherited Farmland and Rural Land

⚡ Fast Close

FILTERS	Property Type: Agricultural AND/OR Farm Acreage: 5+ Owner Name: Contains "Estate", "Heirs", or "Trust" Owner Type: Absentee Out-Of-State (optional)
THE ANGLE	<i>Eastern NC's tobacco and ag legacy left thousands of parcels in the hands of heirs who don't live there, don't farm it, and quietly resent the property tax bill every January. Most residential agents skip land entirely — which is exactly why the ones who don't, close fast. Heirs of rural acreage are the cleanest motivated sellers in the market: no emotional attachment, no plan, no agent calling them. Lead with a simple, hands-off process.</i>

STEP 1 — SET UP IN PROSPECTING		
Prospecting Filter	Field	Set To
Property type	Property Type	Search: Agricultural, Farm

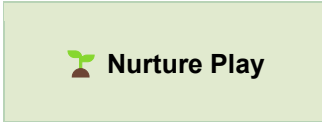
Acreage	Acres	From: 5 To: (blank)
Owner name — estates	Search bar	Type "estate" and choose Contains
Owner name — heirs	Search bar	Type "heirs" and choose Contains
Owner name — trusts	Search bar	Type "trust" and choose Contains
Out-of-state (optional)	Owner Type	Select: Absentee Out-Of-State for tightest list

STEP 2 — AFTER EXPORT: FILTER & CALCULATE		
Export Column	Action	Keep Rows Where...
Acreage	Sort descending	Largest parcels first — highest commission potential
Owner Address vs Property Address	Flag absentees	Different mailing address may indicate absentee ownership, a non-local decision maker, or a separate mailing contact. Verify before referencing it in outreach.
Last Transfer Date	Calculate years held	Longer holds since inheritance = more decision fatigue

Run three searches — one per keyword (Estate, Heirs, Trust) — and combine the lists. Lower commission per deal than residential, but a fast cycle and almost no competition. Compare owner address to property address — if they match, the heir may have moved into the home and the play doesn't apply.

9. The "Sound-Side Sleeper"

Inland Waterfront Owners with Hidden Equity



FILTERS	Property Type: Residential Ownership Duration: 10+ years Appraised Value: \$300,000+ Location: Polygon around target water body (Pamlico Sound, Neuse River, Albemarle Sound, Bogue Sound, ICW, Cape Fear River)
THE ANGLE	<i>Eastern NC has extensive non-beach waterfront, including sound, river, creek, and ICW-adjacent property. Sound and river frontage appreciates differently from barrier-island beachfront — steadier, less insurance pressure, and owners often don't realize how much their water access has gained. Long-term owners hear coastal headlines and assume those don't apply to them. Run the math on their specific property and you're the agent who showed them the number.</i>

STEP 1 — SET UP IN PROSPECTING		
Prospecting Filter	Field	Set To

Property type	Property Type	Search: Residential
Ownership	Ownership Duration	From: 10 To: (blank)
Asset size	Appraised Value	From: 300000 To: (blank)
Location	Map icons (Draw)	Polygon along sound, river, or ICW frontage (example: Pamlico Sound shoreline)

STEP 2 — AFTER EXPORT: FILTER & CALCULATE		
Export Column	Action	Keep Rows Where...
Appraised Value	Sort descending	Highest value at top — prioritize outreach
Appraised Value – Last Sale Price	Create column	Quantify the equity story for personalized outreach

This pairs naturally with Recipe #2 (Appreciation Wake-Up Call) — same engine, different geography. The differentiator is being the agent who actually knows what a Pamlico-front lot or Neuse-River homesite is worth.

Category E: The “Mountain & Lake” Plays

Focus: Second-home equity, STR fatigue, migration patterns, and mountain land inheritance across western NC

10. The "Lake Property Cash-Out"

Long-Term Absentee Lake Owners with Equity

 **Fast Close**

FILTERS	Property Type: Residential Ownership Duration: 10+ years Owner Type: Absentee In-State AND Absentee Out-of-State Cash Buyers: Yes Appraised Value: \$300,000+ Location: Polygon drawn along lake shoreline and lake-access communities (Lake Chatuge, Hiwassee Lake, Lake Santeetlah, Fontana Lake)
THE ANGLE	<i>Long term cabin owners who bought pre-boom are sitting on substantial equity and paying to maintain a property they visit less and less. If public record data does not show a purchase-money mortgage, the property may be a cleaner equity conversation, but agents should verify title, liens, and payoff status before making any claim. The combination of absentee ownership, long hold period, and zero debt is the mountain equivalent of the coastal cash-out – these are the cleanest listings in the market. Use a tight polygon around your target lake community for the highest quality list.</i>

STEP 1 — SET UP IN PROSPECTING		
Prospecting Filter	Field	Set To
Property type	Property Type	Search: Residential
No mortgage	Cash Buyers	Select: Yes
Absentee (both)	Owner Type	Select: Absentee In-State AND Absentee Out-of State
Ownership	Ownership Duration	From: 10 To: (blank)
Asset Size	Appraised Value	From: 300000 To: (blank)
Location	Map Icons (Draw)	Polygon along lake shoreline and lake-access communities

STEP 2 — AFTER EXPORT: FILTER & CALCULATE		
Export Column	Action	Keep Rows Where...
Owner State	Sort & prioritize	FL and GA owner addresses first – FL and GA owner addresses may be a useful segment in some mountain lake markets and are the most likely to reassess
Appraised Value - Last Sale Price	Create column	Quantify the equity story for outreach
Owner Name 1	Scan for trusts	Flag any containing “Trust” or “Estate” – estate-adjacent lake properties move fast

11. The "Airbnb Burnout"

STR-Era Buyers Fatigued by Remote Management

 **Situational**

FILTERS	Property Type: Residential Owner Type: Absentee Out-of-State Last Sale Date: 2019-2022 (caught the STR boom buyers) Appraised Value: \$200,000+ Location: Polygon in target mountain county
THE ANGLE	<i>The 2020-2022 STR boom brought a wave of buyers into the mountain cabin market who are now 3-4 years into managing remote properties. Increased competition, flattening rental income, and the ongoing headache of maintenance coordination from 400 miles away are making some of them reconsider. These owners aren't distressed – they're tired. Lead with the management relief story and the equity they've accumulated, not urgency.</i>

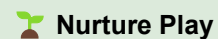
STEP 1 — SET UP IN PROSPECTING		
Prospecting Filter	Field	Set To
Property type	Property Type	Search: Residential
Absentee	Owner Type	Select: Absentee Out-of State
STR-era buyers	Last Sales Date	From: 1/1/2019 To: 12/31/2022
Asset Size	Appraised Value	From: 200000 To: (blank)
Location	Map Icons (Draw)	Polygon for mountain county target area

STEP 2 — AFTER EXPORT: FILTER & CALCULATE		
Export Column	Action	Keep Rows Where...
Owner State	Sort & prioritize	FL and GA first, then high-cost states (NY, NJ, CA)
Appraised Value - Last Sale Price	Create column	Check equity position – 2021-2022 buyers may be closer to break even: adjust your angle accordingly
Owner Name 1	Flag LLCs	Names containing “LLC”, “Holdings”, “Properties”, “Rentals” – investor buyers, not personal use.
Last Sale Date	Sort ascending	2019 buyers first – they’ve been dealing with it the longest

The equity calculation matters here more than in other plays. Buyers who purchased in 2021-2022 at peak prices may have limited appreciation to show them. For those rows, flip the angle; instead of leading with equity, lead with management relief – “We can handle the entire sale process remotely; you won’t need to make a single trip.” For the 2019-2020 buyers, the equity story is strong and should lead.

12. The "Southern Migration Reversal"

Florida & Georgia Owners Reconsidering Their Mountain Retreat



FILTERS	Property Type: Residential Owner Type: Absentee Out-of-State Ownership Duration: 10+ years Appraised Value: \$250,000+ Location: Polygon within Cherokee, Clay, or surrounding areas
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THE ANGLE

The classic pattern in the mountain market is Florida and Georgia buyers purchasing a mountain escape. What's less discussed is the reversal: owners who bought that retreat 10-15 years ago and are now finding the mountain winters, the drive to medical care, and the maintenance of a mountain property harder than expected. A FL or GA mailing address may indicate the mountain property is not the owner's primary residence. The mountain property is becoming a burden. These owners have strong equity and no urgency – they need someone to show them the number and open the door.

STEP 1 — SET UP IN PROSPECTING

Prospecting Filter	Field	Set To
Property type	Property Type	Search: Residential
Absentee	Owner Type	Select: Absentee Out-of State
Ownership	Ownership Duration	From: 10 To: (blank)
Asset Size	Appraised Value	From: 250000 To: (blank)
Location	Map Icons (Draw)	Polygon for mountain county target area

STEP 2 — AFTER EXPORT: FILTER & CALCULATE

Export Column	Action	Keep Rows Where...
Owner State	Filter	Keep FL and GA only for this targeted version – Largest segment of western NC absentee owners
Last Transfer Date	Calculate years held	15+ years held = highest likelihood of reassessment
Owner Name 1	Flag single owners	One name only — may indicate a single owner or surviving spouse; do not assume without verification.
Appraised Value – Last Sale Price	Create column	Strong equity makes the exit conversation easy to open

The outreach angle for this play is empathy-first. These owners loved their mountain property – the message is not “you should sell” but “have you thought about what the property is worth today and what your options are?” Many of them haven't had anyone show them the number in years. Expect at least 60-90 days from first contact to listing conversation.

13. The “Mountain Acreage Heir”

Inherited Timber and Rural Mountain Land

⚡ Fast Close

FILTERS	Property Type: Agricultural AND/OR Farm Acreage: 5+ Owner Name: Contains "Estate", "Heirs", or "Trust" Owner Type: Absentee Out-Of-State (optional)
THE ANGLE	<i>Cherokee, Clay, and Graham counties have significant timber and mountain land parcels that passed through generations of families – timber rights, old farm tracts, and family land held for decades. The heirs don't live there, don't use it, and pay property tax on it every year. Most residential agents skip land entirely, which is exactly why the ones who work it could close fast. No emotional attachment, no plan, no other agent calling them. Lead with a simple, hands-off process and the number.</i>

STEP 1 — SET UP IN PROSPECTING		
Prospecting Filter	Field	Set To
Property type	Property Type	Search: Agricultural, Farm
Acreage	Acres	From: 5 To: (blank)
Owner name — estates	Search bar	Type "estate" and choose Contains
Owner name — heirs	Search bar	Type "heir" and choose Contains
Owner name — trusts	Search bar	Type "trust" and choose Contains
Out-of-state (optional)	Owner Type	Select: Absentee Out-Of-State for tightest list

STEP 2 — AFTER EXPORT: FILTER & CALCULATE		
Export Column	Action	Keep Rows Where...
Acreage	Sort descending	Largest parcels first — highest commission potential
Owner Address vs Property Address	Flag absentees	Different mailing address may indicate absentee ownership, a non-local decision maker, or a separate mailing contact. Verify before referencing it in outreach.
Last Transfer Date	Calculate years held	Longer holds since inheritance = more decision fatigue

Run three searches — one per keyword (Estate, Heirs, Trust) — and combine the lists. Mountain land in Cherokee and Clay counties involves timber rights and road access issues that affect value; if you're not comfortable valuing rural acreage yourself, consider partnering with a land specialist.