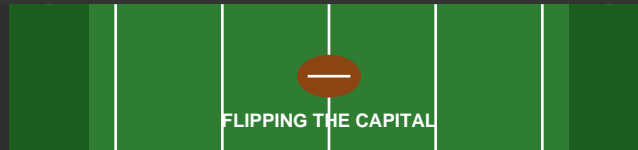


FLIPPING THE CAPITAL

# THE DMV INVESTOR'S PLAYBOOK

GAME EDITION · STRATEGIES FOR 2026



**Run the Right Plays. Score Touchdowns. Win the Championship.**

This is not just a guide — it's a **GAME**. You are the quarterback of your financial future. The DMV real estate market is your field. Each Play in this Playbook comes with actionable drills. Complete them, score a **TOUCHDOWN**, and advance toward the ultimate prize: **Financial Freedom — The Championship**.

## >> HOW TO PLAY THE GAME

1. Read each Play — understand the strategy on the field. 2. Run the Play — complete every action item listed. 3. Score the TD — check the box when you've executed. 4. Track your score on the Scoreboard (Page 2). 5. Complete all 8 Plays → 56 Points → You win the Championship. ■

## SEASON SCOREBOARD

Track your progress. Every completed Play earns 7 points (a Touchdown + extra point). Fill in the final column as you execute each Play. 56 points = Financial Freedom Champion.

PLAY #	PLAY NAME	POINTS	TD SCORED?
1	State of the Market	7 pts	■
2	Jurisdictional Nuances	7 pts	■
3	Property Analysis	7 pts	■
4	Avoid the Intermediate Trap	7 pts	■
5	Tech Stack	7 pts	■
6	Scaling with OPM	7 pts	■
7	Pre-Flight Checklist	7 pts	■
8	Path to Dominance	7 pts	■
<b>CHAMPIONSHIP TOTAL</b>		<b>56 pts</b>	<b>CHAMP: _____</b>

SCORE	RANK	WHAT IT MEANS
0–13 pts	Practice Squad	Learning the system — keep executing.
14–27 pts	Starter	You're on the field. First deals in motion.
28–41 pts	Pro Bowl	Systems working. Building momentum.
42–55 pts	MVP	Scaling. Network built. Capital flowing.
<b>56 pts</b>	<b>** CHAMPION **</b>	<b>Financial Freedom. You've won the game.</b>

Every championship team studies film before game day. In 2026, the DMV market has settled into **sophisticated stability** — appreciation is steady, not explosive. That means forced appreciation through smart renovation is now the primary wealth lever. Know your field before you ever snap the ball.

## ■ THE DC SHIFT

Recent TOPA (Tenant Opportunity to Purchase Act) reforms for 2–4 unit buildings have made the District more accessible. Smart investors are targeting **newer construction under 15 years old** to leverage Certificate of Occupancy exemptions and bypass TOPA entirely.

## ■ THE VIRGINIA STABILITY

Northern Virginia remains a low-inventory, high-competition environment. The winning strategy here is **Risk Mitigation** — buy for school district stability and target high-earning professional tenants who pay on time and stay long.

## ■ THE MARYLAND OPPORTUNITY

Prince George's County is still the **cash-flow king** of the DMV. The new barrier is regulatory — success requires mastery of county-specific licensing and navigating the slow-moving court system before your first offer.

### >> PLAY 1 TOUCHDOWN

Complete all action items below to score this play

7 PTS

### >> RUN THE PLAY -- ACTION ITEMS

#### ■ 1 Identify Your Target Jurisdiction

Write down which of the three DMV markets (DC, VA, MD) aligns with your current capital, risk tolerance, and investment goal. Be specific: Ward 7, PG County, Arlington.

#### ■ 2 Research Your Micro-Market

Pull 5 recent sales in your target zip code from Bright MLS or Zillow. Write the avg price, days on market, and price per sq ft. This is your baseline.

#### ■ 3 Study One Regulatory Rule

Look up one jurisdiction-specific law: TOPA for DC, ADU rules for Montgomery Co., or U&O; permit requirements for PG County. Write a 3-sentence summary.

■ 4 **Set a 2026 Market Position Statement**

Write one sentence: 'In 2026, I will invest in [jurisdiction] by pursuing [strategy] because [market reason].'  
Pin this where you'll see it daily.

The best QBs read the defense before the snap. In the DMV, a deal that scores a touchdown in Arlington can fumble badly in Ward 7. Each jurisdiction has its own rulebook — master it or pay for it. Profit hides in the regulatory gaps that other investors are too lazy to learn.

## ■ WASHINGTON DC

Focus: High appreciation rowhomes. Use RENTAL Act exemptions for 2–4 unit buildings to bypass TOPA. DC rewards investors who know the legal landscape cold.

## ■ MONTGOMERY COUNTY (MD)

Focus: Long-term hold + ADUs. New laws allow Accessory Dwelling Units — essentially a second rental unit on one lot. This is a legal double-dip that most investors completely overlook.

## ■ ARLINGTON / ALEXANDRIA (VA)

Focus: Safe equity play. Extremely landlord-friendly compared to DC and Maryland, but requires higher capital entry. Lower regulatory risk = lower yield, but far more predictable returns.

## ■ PRINCE GEORGE'S COUNTY (MD)

Focus: Cash flow and fix & flip. Watch for 'Use & Occupancy' (U&O;) permit delays that can silently eat 30 days of holding costs before you even realize it.

### >> PLAY 2 TOUCHDOWN

Complete all action items below to score this play

7 PTS

### >> RUN THE PLAY -- ACTION ITEMS

#### ■ 1 Build Your Jurisdiction Cheat Sheet

Create a one-page document comparing your top two target jurisdictions across: landlord-friendliness, average days to eviction, permit timeline, and transfer taxes.

#### ■ 2 Find One Regulatory Loophole

Research one exemption or advantage specific to your target market (TOPA bypass, ADU law, COO exemption). Know how to use it before you need it.

#### ■ 3 Connect with a Local Real Estate Attorney

Schedule a 15-minute intro call with one attorney who specializes in your target jurisdiction. Ask: What's the #1 mistake investors make here?

■ **4 Map the Permit Office**

Find the physical address and average wait time for permits in your target jurisdiction. Add 30 days to every holding cost projection as your standard buffer.

This is where you diagram the play on the whiteboard. At the intermediate level, back-of-napkin math will get you benched — or worse, broke. Your underwriting must be professional, precise, and built to survive multiple exit scenarios. Every deal needs two exits before you ever make an offer.

## ■ THE 15% CONTINGENCY RULE

In 2026, materials are stable but labor is tight. Never underwrite a renovation without a 15% 'Surprise Buffer' built in. This isn't pessimism — it's professionalism. Budget for what will happen, not what you hope happens.

## ■ THE EXIT STRATEGY PIVOT

Every deal must have two exits. If the flip fails due to a rate spike, can you refi-and-hold at a 1.2 DSCR? If you can't pencil two exits, you don't have a deal — you have a gamble.

## ■ MICRO-MARKET COMPS

Don't look at the zip code — look at the school boundary. In the DMV, crossing a single street into a different school district can swing value by \$50,000 or more. School boundary data is free money for prepared investors.

### >> PLAY 3 TOUCHDOWN

Complete all action items below to score this play

7 PTS

## >> RUN THE PLAY -- ACTION ITEMS

### ■ 1 Run a Full Deal Analysis

Pull one active listing in your target market. Run a complete underwriting: ARV, renovation estimate, purchase price, holding costs, and projected profit. Include a 15% contingency. Use a REI calculator or spreadsheet.

### ■ 2 Build Your Two-Exit Model

For the same deal, model Exit 1 (Flip) and Exit 2 (Refi & Hold). Confirm Exit 2 achieves at least 1.2 DSCR at current rates. If it doesn't, the deal is too risky without renegotiating the purchase price.

### ■ 3 Pull School Boundary Comps

Use GreatSchools.org or the county GIS map to identify the school boundary for your target property. Pull 3 comps inside the boundary and 3 outside. Document any value difference.

### ■ 4 Create Your Buy Box

Write down your personal Buy Box: max purchase price, min ARV, target renovation budget, minimum profit threshold, and acceptable jurisdictions. This becomes your deal filter for every opportunity.

Most investors fumble at this stage — not because they lack talent, but because they scale before their systems are ready. The Intermediate Trap is when momentum feels like mastery. These are the three most common fumbles in the DMV, and how to protect the ball.

### ■ MISTAKE 1: OVER-IMPROVING FOR THE NEIGHBORHOOD

Don't install Viking appliances in a \$450K PG County starter home. Match the 'Gold Standard' of the block — don't exceed it. Every dollar over-spent on finishes above market expectation is a dollar of profit you're leaving for the buyer.

### ■ MISTAKE 2: IGNORING THE HOLDING COST MONSTER

DC permit delays are the #1 profit killer in this market. Budget for 4–6 months of interest-only payments before the first hammer swings. If your deal only works on a 90-day hold, it doesn't work.

### ■ MISTAKE 3: SOFT DUE DILIGENCE

Intermediate investors often skip the sewer scope and the structural engineer. In the DMV's aging housing stock (1920s–1950s), a \$20K foundation crack is a common 'hidden' find. A \$500 inspection fee can save you \$50,000.

#### >> PLAY 4 TOUCHDOWN

Complete all action items below to score this play

7 PTS

#### >> RUN THE PLAY -- ACTION ITEMS

- **1 Define Your Finish Standard by Market**  
Research 3 recently sold comps in your target area. Write down exactly what finishes they used (countertop type, flooring, appliance brand tier). This is your renovation standard — do not exceed it.
- **2 Calculate Full Holding Costs**  
For your next deal analysis, calculate holding costs at 6 months: hard money interest, insurance, taxes, and utilities. Add this number to your total project cost BEFORE deciding if the deal works.
- **3 Order the Big Three Inspections**  
On your next acquisition (or current deal), confirm you have: a sewer scope, a structural/foundation inspection, and a full home inspection. Check them off. No exceptions.

■ 4 **Do a Deal Post-Mortem**

Review your last deal (or analyze a case study). Identify one area where costs were underestimated. Write down what you'll do differently to catch it next time.

Championship teams don't rely on paper playbooks anymore — they use data, film rooms, and real-time analytics. At the Flipping the Capital level, you must automate the mundane so you can focus on the strategic. Your tech stack is your competitive advantage over investors still doing everything manually.

## ■ LEAD GENERATION

Use PropStream or Bright MLS integrated with a CRM like GoHighLevel. Automate your follow-up sequences — the money is in the 5th to 8th touchpoint. Most deals are won by the investor who followed up the most consistently, not the one who offered the most.

## ■ DEAL ANALYSIS

Utilize AI-powered tools or specialized REI calculators to produce professional pitch decks for private money partners. Your analysis should look like a Goldman Sachs presentation, not a Google Sheet with colored cells.

## ■ RENOVATION MANAGEMENT

Use Buildertrend or a shared Trello board with your GC. If you aren't receiving daily photo updates, you aren't managing the project — you're hoping for the best. Hope is not a construction management strategy.

### >> PLAY 5 TOUCHDOWN

Complete all action items below to score this play

7 PTS

## >> RUN THE PLAY -- ACTION ITEMS

### ■ 1 Set Up Your Lead Gen System

Sign up for PropStream (7-day free trial available). Run a list in your target zip code filtering for: pre-foreclosure, absentee owners, equity >40%, and owned 10+ years. Export a minimum of 50 leads.

### ■ 2 Choose and Set Up Your CRM

Select one CRM (GoHighLevel, REsimpli, or HubSpot free). Create a pipeline with 5 stages: New Lead → Contacted → Offer Sent → Under Contract → Closed. Import your PropStream list.

### ■ 3 Create a Project Management Board

Set up a free Trello board or Buildertrend project for your current or next renovation. Add your GC and require daily photo updates as a condition of your contract.

### ■ 4 Build One Pitch Deck

Create a 5-slide investor pitch deck for a real or hypothetical deal: deal summary, market data, financials, exit strategy, and your track record. This is your capital-raising weapon.

No championship is won alone. You've done 3–5 deals — now it's time to recruit your offensive line. To get from 5 deals to 20, you need Other People's Money (OPM). The shift here is critical: stop pitching houses and start pitching your system. Capital follows confidence, track records, and process.

## ■ THE OPM PITCH

Your pitch shouldn't be about the house. It should be about the System. Show your capital partners: your contractor vetting process, your Buy Box criteria, your due diligence checklist, and your historical ROI. Sophisticated money wants to back operators, not gamblers.

## ■ THE MASTERMIND ADVANTAGE

Real estate is a team sport. Whether it's the Flipping the Capital Mastermind or local REIAs, your net worth is your network. Off-market deals in the DMV rarely hit the MLS — they are traded in text threads between trusted operators. Position yourself in those threads.

### >> PLAY 6 TOUCHDOWN

Complete all action items below to score this play

7 PTS

## >> RUN THE PLAY -- ACTION ITEMS

- 1 Identify 5 Potential Private Lenders**  
List 5 people in your network who may have capital to deploy: high-income W2 earners, business owners, retirees with IRAs. You are not asking them for money today — you are identifying your bench.
- 2 Build Your Credibility Package**  
Compile a 1-page 'Investor Summary': your completed deals, total profit generated, average ROI, and a photo of a before/after property. This is your proof of concept.
- 3 Attend One Networking Event This Month**  
Find and attend one local REIA meeting or real estate networking event in the DMV. Set a goal: have 3 real conversations and collect 3 business cards or contact info.
- 4 Apply to the Flipping the Capital Mastermind**  
Visit [FlippingTheCapital.com](https://FlippingTheCapital.com) and submit your application. A mastermind is the single highest-ROI investment a serious operator can make. Your next deal may already be inside that room.

Elite quarterbacks don't improvise on every play — they run a pre-snap routine that eliminates errors before the ball is ever hiked. This is your deal-by-deal Pre-Flight Checklist. Every item here represents a real mistake DMV investors have made that cost them time, money, or both. Check every box, every time.

## ■ THE FLIPPING THE CAPITAL PHILOSOPHY

1. **Buy Right:** You make your money when you buy, not when you sell. 2. **Systems Over Sweat:** If you're painting the walls, you're a high-paid laborer. 3. **Integrity is Equity:** In the DMV's tight-knit market, your reputation with wholesalers and lenders is your most valuable non-tangible asset.

### >> PLAY 7 TOUCHDOWN

Complete all action items below to score this play

7 PTS

## >> RUN THE PLAY -- ACTION ITEMS

### ■ 1 Verify ARV with Precision

Confirm your ARV is based on comps within a 0.5-mile radius sold in the last 90 days. Do not use Zillow Zestimate as your ARV. Pull actuals from MLS or a licensed agent.

### ■ 2 Check Local STR Restrictions

Verify the current Short-Term Rental (Airbnb/VRBO) regulations for your target jurisdiction. STR laws in the DMV changed significantly in 2024–2025. Confirm before underwriting STR income.

### ■ 3 Set Up Job Account at Home Depot

Create a job-named account at Home Depot (use the property address as the job name). This makes tax tracking automatic and auditable. One account per property.

### ■ 4 Verify GC License and Insurance

Confirm your General Contractor is licensed AND insured specifically in the jurisdiction of the project. A DC-licensed GC is NOT automatically licensed in Maryland or Virginia. Verify before the first check is written.

This is the two-minute drill. The clock is running. The championship is in sight. Success in the 2026 DMV market isn't about working harder — it's about building better systems. The transition from intermediate investor to high-level operator requires moving away from the hustle and toward a vertically integrated approach. You are not flipping houses. You are building a legacy.

## ■ THE CHAMPIONSHIP MINDSET

Mastering jurisdictional nuances. Leveraging AI-driven data. Maintaining a disciplined Buy Box. Building a vetted team. Accessing private capital. These are not tactics — they are the pillars of a real estate operating company. Build the company, not just the deal.

## ■ THE MARKET TRUTH

The market doesn't dictate your profit. Your preparation and your network do. Every investor in the DMV has access to the same MLS, the same interest rates, and the same market data. The difference between the ones who win and the ones who don't is entirely in their systems, their team, and their discipline.

### >> PLAY 8 TOUCHDOWN — FINAL SCORE: 56 PTS - CHAMPIONSHIP

Complete all action items below to score this play

7 PTS

## >> RUN THE PLAY -- ACTION ITEMS

### ■ 1 Write Your 90-Day Domination Plan

Write a 90-day action plan with three specific, measurable goals: one for deal flow, one for capital, and one for team-building. Set a weekly check-in with yourself to measure progress. What gets measured gets executed.

### ■ 2 Audit Your Current Systems

Grade yourself on a scale of 1–10 in five areas: Lead Gen, Analysis, Renovation Management, Capital Access, and Network Strength. Write your score for each. Your lowest score is your next play.

### ■ 3 Make One Bold Move This Week

Send a deal for analysis to a private lender. Make an offer on a property you've underwritten. Apply to a mastermind. Text an off-market investor. Champions are defined by action, not intention.

### ■ 4 Celebrate and Scale

When you complete all 8 Plays, take 30 minutes to acknowledge the work. Then immediately identify your next 90-day goal. Financial freedom isn't a destination — it's a standard you build and protect every single day.



# YOU'VE WON THE CHAMPIONSHIP

56 Points Scored · 8 Plays Executed · Financial Freedom Unlocked

You didn't just read a guide — you built a system. You studied the field, learned the defense, executed the plays, and scored on every drive. That's not luck. That's the work of a real operator. The DMV market rewards the prepared. You are now prepared. The next level is waiting. Surround yourself with the players who are already there.

## JOIN THE INNER CIRCLE

The Flipping the Capital Mastermind is a vertically integrated ecosystem for accredited investors and serious operators. Not a how-to club — a high-level strategy room where deals get funded and partnerships are forged. Members gain: Exclusive off-market deal flow · Vetted private capital partners · Joint venture opportunities on larger developments.

Apply at [FLIPPINGTHECAPITAL.COM](https://FLIPPINGTHECAPITAL.COM)

**Arouna Koroma**

CEO, District Construction & Development LLC DBA: Flipping the Capital

<b>Email</b>	flippingthecapital@gmail.com
<b>Web</b>	flippingthecapital.com
<b>Instagram</b>	@FlippingTheCapitalDC



**Build Wealth. Flip the Capital. Win the Championship.**