

CASE STUDY

Emerald Housing Management: Modernizing Payments for a More Efficient Team



Overview

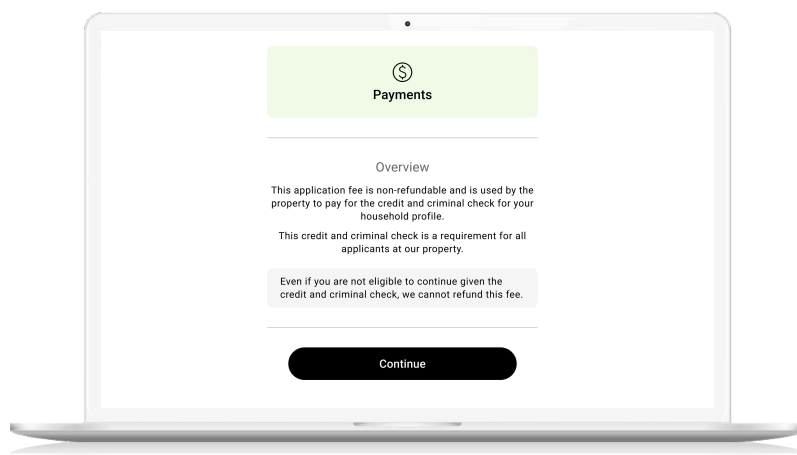
Emerald Housing Management, an owner and operator of more than 2,000 units across Tennessee, knew their technology no longer reflected how modern affordable housing teams need to operate. Their legacy software was shaping how the organization worked rather than supporting how it needed to operate. Rent collection relied on manual processes, paper payments, and delayed reconciliation, which resulted in limited visibility, slower teams, and unnecessary risk across a growing portfolio.

By adopting Fortress OS and rolling out Fortress Payments across most of its portfolio, Emerald began modernizing how money moves through the organization. The shift introduced real time visibility, stronger controls, and a more predictable operating model.

The Challenge: Manual Payments Create Hidden Risks

Before Fortress OS, Emerald's payment workflows reflected common industry constraints.

- Paper heavy processes required staff to collect payments, scan deposits, and reconcile ledgers manually, consuming hours each week.
- Limited accessibility forced leaders to depend on workarounds and outdated reports that lagged behind actual ledger activity, reducing confidence in the data.
- Delayed visibility made it difficult to quickly confirm payment status or resolve resident questions.
- Operational risk accumulated through posting errors, misapplied payments, and late discovery of failed transactions.










In affordable housing, where compliance and accuracy matter, these inefficiencies compounded quickly.

The Solution: Payments as Core Infrastructure

Fortress Payments allowed Emerald to move payments directly into their system of record, eliminating the disconnect between payment collection and ledger accuracy. Rather than relying on third party processors or manual posting, enabled payments now flow automatically and consistently within Fortress OS.

Residents can pay using methods that align with their needs and demographics directly in their resident portal.

-  ACH or bank transfer
-  Preauthorized debits
-  Debit cards
-  Credit cards
-  Mobile check deposits
-  Mobile money orders designed to simulate a modern banking app experience
-  WIPS

By enabling residents to complete payments fully through the portal, Emerald reduced the need for in person payment drop offs. This eliminates the need for residents to enter an office to submit payments and reduces the operational burden of handling paper at the site level.

For properties using Fortress Payments, deposits are increasingly digital by default. This simplifies deposits by removing scanners and reducing paper based workflows. Built-in autopay executes real payments rather than reminders, while automatic alerts notify staff and residents when payments fail. This allows issues to be resolved immediately instead of discovered later.

The result is not just online payments, it's a more controlled and transparent payment life cycle.

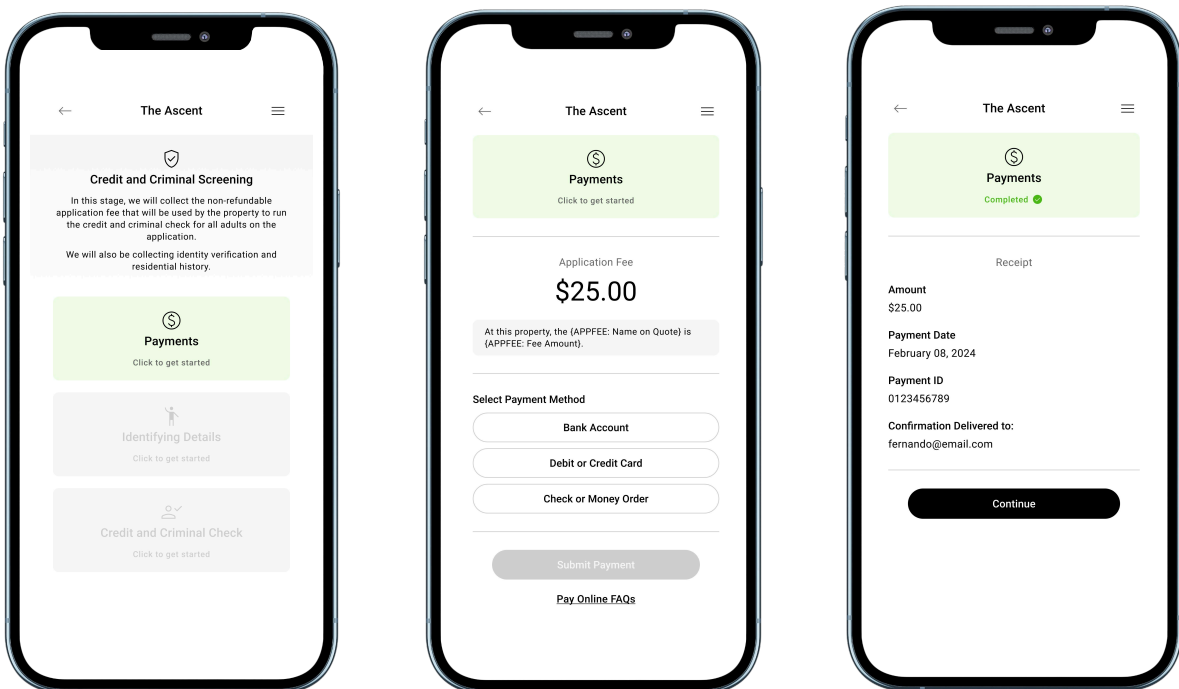


Implementation: Progress Without Disruption

Emerald rolled out Fortress Payments gradually, onboarding three to four properties at a time. This phased approach accounted for resident demographics, staffing stability, and training needs, while allowing teams to build confidence before expanding adoption further.

Clear training, resident education, and ongoing support helped teams transition away from fully manual workflows without operational disruption. The hands-on support from Fortress OS played a critical role in the success of the roll out. Consistent check-ins, guided training, and open communication helped teams feel supported as they transitioned away from paper-based workflows. Emerald continues to expand payment adoption across its portfolio, with a stated goal of moving toward paperless operations where feasible.

“Fortress OS gave us the white glove experience. They checked in constantly and were willing to talk through things with me, which made all the difference.”



Outcomes: Measurable Time Savings and Greater Confidence

Even during phased adoption, Emerald experienced meaningful operational gains.

- At least one full workday saved per week for leadership through reduced manual verification and easier ledger access.
- Fewer payment disputes and posting errors, as transactions post consistently to digital ledgers.
- Real time visibility that enables faster decision making and clearer resident communication.
- Reduced staff burden, particularly around deposits and reconciliation.
- A clearer and more predictable payment process for both staff and residents.

These improvements gave Emerald greater confidence in their financial data and freed teams to focus on higher value operational work.

“ I would not choose any other software. Fortress OS is changing things for the better, and is simple to use. ”

What This Means for Property Managers

Emerald Housing’s experience reinforces a key operational insight. Payments are not just transactions. They are infrastructure.

When payments are manual and fragmented, they quietly shape how teams work, where time is spent, and how much risk an organization carries day to day. Legacy payment workflows force staff into reactive mode, limit visibility, and make it harder to operate consistently across properties.

By treating payments as core infrastructure rather than a feature added on later, property managers can reduce operational friction, improve confidence in their data, and create capacity for teams to focus on residents instead of reconciliation. Emerald’s approach shows that modernizing payments is not about technology for its own sake, it’s about building a more resilient and scalable operating model.

