

CASE STUDY

How J&A, Inc. Cut RD Budgeting Time in Half with Fortress's RD Budget Tool



Overview

J&A, Inc., a multi-state affordable housing operator with over 7,600 Rural Development units, partnered with Fortress OS to build a purpose-built RD Budget Tool that streamlines budget creation by automating key calculations, reducing manual effort, and cutting overall budgeting time in half.

The Challenge: RD Budgeting Was a Capacity Bottleneck

Rural Development (RD) portfolios come with unique operational constraints: small properties, remote locations, and lean staffing models. At J&A, a single property manager often oversees **up to five properties**, making efficiency essential.

Before Fortress OS, RD budgeting was one of J&A's most significant operational bottlenecks.

The process relied on multiple disconnected systems **including Yardi, Excel, MINC, Word, and Adobe**. Teams spent hours copying and pasting data from prior budgets just to get started, followed by **manual calculations across all RD budget pages (3560-7)**. Additional spreadsheets were required to calculate DSR, admin percentages, vacancy rates, and variances, with separate verification steps in MINC to ensure compliance.

Before any meaningful analysis could begin, hours were spent assembling and validating data. During peak budget season (August–September), this work pulled multiple team members away from their core responsibilities and created stress across departments.

The Solution: Fortress RD Budget Automation

J&A partnered closely with Fortress OS to design and build a purpose-built **RD Budgeting Tool (3560-7)** that eliminated manual setup and repetitive calculations.

With Fortress OS:

- Budget templates automatically pull required property and financial data
- RD-required calculations are primarily automated, reducing manual effort



- Totals and compliance metrics are calculated in real time
- Rent increase letters are generated directly from the budget
- Budgets can be created, reviewed, and finalized in a consolidated manner

The result was a fundamental shift. **Budgeting moved from a manual data exercise to a true analytical workflow.** Automated calculations reduced the mental load on staff, allowing the team to spend more time evaluating budgets and improving accuracy instead of validating formulas.

	Current Budget 01/01/2025 - 12/31/2025	Actual 01/01/2025 - 06/30/2025	Proposed Budget 01/01/2026 - 12/31/2026	Comments
Operational Cash Sources				
1. Rental Income	\$ 1,991,113.43	\$ 488,000.00	\$ 65,400.00	Comment
2. RHS Rental Assistance Received	\$ 60,000.00	\$ 200,000.00	\$ 0.00	Comment
3. Application Fees Received	\$ 840.00	\$ 4,000.00	\$ 0.00	Comment
4. Laundry and Vending	\$ 2,400.00	\$ 4,000.00	\$ 0.00	Comment
5. Interest Income	\$ 2,000.00	\$ 2,000.00	\$ 0.00	Comment
6. Tenant Charges	\$ 68,170.26	\$ 72,000.00	\$ 0.00	Comment
7. Other - Project Sources	\$ 0.00	\$ 0.00	\$ 0.00	Comment
8. Less (Vacancy and Contingency Allowance)	\$ -19,665.44	\$ 4,000.00	\$ 18,312.00	28%

The Impact: Faster Budgets, Fewer Resources, Better Outcomes

“ Budgets can be built and finalized in the time it used to take just to get to the starting point. ”

The RD Budget Tool delivered immediate, measurable results for J&A:



Time Savings

- Budgets can now be initiated in under five minutes
- J&A expects to complete all RD budgets in half the time compared to prior years

Reduced Staffing Strain

- Fewer team members are required during peak budget season
- Accounting and compliance teams remain focused on their primary responsibilities

Increased Productivity

- One team member completed more than double the number of budgets compared to previous workflows
- Budgets are approved faster due to improved clarity and accuracy

Lower Cognitive Load

- Staff no longer perform repetitive, error-prone calculations
- Time is spent analyzing results instead of validating data

Built in Partnership with RD Experts

A key differentiator of the Fortress OS RD Budget Tool is **how it was built**.

J&A worked directly with the Fortress OS product team through weekly working sessions, testing the tool in real budget cycles and shaping functionality based on real-world RD requirements. Even while the tool was still being refined, J&A successfully used it during active budget season, proving its value immediately.

“ Working with Shaina Newman [Director of Product at Fortress OS] to build the RD budgeting tool was an amazing experience. The automation and testing processes were fantastic, and we worked through uncertainty together. ”








Floor Plans	Beds / Baths	# of Units	Current Basic Rent	Total Basic Rent Income	Proposed Change	New Basic Rent	New Basic Rent Potential Income	New Note Rent	Total
Avalon A	4/3	20	\$1,070.00	\$21,400.00	% 5	\$1,123.50	\$22,470.00	\$886.00	\$
Avalon B	4/3	20	\$1,070.00	\$21,400.00	% 5	\$1,123.50	\$22,470.00	\$886.00	\$
Chestnut A	4/3	20	\$1,070.00	\$21,400.00	% 5	\$1,123.50	\$22,470.00	\$886.00	\$
Chestnut B	4/3	20	\$1,070.00	\$21,400.00	% 5	\$1,123.50	\$22,470.00	\$886.00	\$
Cobblestone A	5/3	20	\$1,070.00	\$21,400.00	% 5	\$1,123.50	\$22,470.00	\$886.00	\$
Cobblestone B	5/3	20	\$1,070.00	\$21,400.00	% 5	\$1,123.50	\$22,470.00	\$886.00	\$
Cobblestone C	5/3	20	\$1,070.00	\$21,400.00	% 5	\$1,123.50	\$22,470.00	\$886.00	\$
		140	\$7,490.00	\$149,800.00		\$7,864.50	\$157,290.00	\$6,202.00	\$58

Why It Matters for RD Portfolios

For RD operators managing hundreds of small, rural properties, capacity is the limiting factor. Fortress's RD Budget Tool didn't just speed up budgeting, it gave J&A the ability to redirect time and energy back to higher-value work, including compliance oversight and resident impact.

Conclusion

By replacing fragmented workflows with a single, automated RD budgeting solution, Fortress OS helped J&A:

-  Eliminate **manual calculations**
-  Reduce budgeting time by **up to 50%**
-  Complete more budgets with **fewer resources**
-  Improve accuracy and **approval speed**
-  Turn budgeting from a bottleneck into a **strategic advantage**

For RD management companies operating with lean teams and large portfolios, the Fortress RD Budget Tool delivers what matters most: time, accuracy, and capacity.

