



SCOTTISH
VETERANS
RESIDENCES

Strategy
2026 – 2036

Scottish Veterans Residences Strategy Map 2026 – 2031

Vision

All veterans living as independently as they are able, in a place they are proud to call home.

OUTCOMES

IMPLEMENTATION



HIGH-QUALITY HOMES & ACCOMMODATION

- ✓ Veterans live in safe, warm, modern homes
- ✓ Accommodation meets regulatory standards and user expectations
- ✓ Reduced homelessness & housing insecurity

- Project Janus
- New purpose-built supported housing facility
- Increase our general needs social housing stock by 20%
- Ongoing review of our housing portfolio



PERSON-CENTRED SUPPORT & INDEPENDENT LIVING

- ✓ Residents achieve their personal goals
- ✓ Residents have greater resilience & experience better wellbeing
- ✓ More Residents able to sustain independent living

- Quintet+ multidisciplinary support model
- Individual support plans
- Therapeutic and occupational support
- Tailored housing & welfare support

OUTCOMES

IMPLEMENTATION



PARTNERSHIPS & PATHWAYS

- ✓ Improved access for Residents to housing, training & employment
- ✓ Stronger community integration
- ✓ Sustainable tenancies
- ✓ A Governing Body that understands and is able to implement the vision

- Work with local authorities & other RSLs
- Collaboration with other charities
- Employer engagement
- Volunteering, training & employment initiatives
- Appropriate Governing Body recruitment



SUSTAINABLE & FUTURE-READY ORGANISATION

- ✓ A modern estate with lower carbon emissions
- ✓ Improved environmental performance
- ✓ Long-term organisational sustainability

- Relocation from Whitefoord House campus
- Sustainable building design
- Carbon reduction initiatives
- Asset optimisation and investment planning



STRONG GOVERNANCE & FINANCIAL RESILIENCE

- ✓ Continued regulatory compliance
- ✓ Financial stability & prudent stewardship
- ✓ Capacity to invest in future services

- Regulatory compliance
- Reserves strategy
- Diversified income streams
- Grants, donations, investments & development funding

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Introduction

Welcome to our strategy. It provides detail for the next 5 years and some indications of activity out to 2036. It was developed by the Governing Body and our senior managers during a residential offsite review. It has subsequently been reviewed by a broad range of stakeholders including our Patrons, the Scottish Government, Regulators, our staff, residents and tenants, and other organisations in the veterans' sector. Within this document we use the term 'veteran' for those who have served in the UK Armed Forces, and the Merchant Navy.

Founded in 1910, Scottish Veterans Residences (SVR) has a proud history of supporting homeless veterans and those in need. That support has

been modified over time to align with the changing needs and expectations of veterans, and also to be compliant with legal obligations and regulation.¹ We recognise too, that the authorities and organisations from whom we receive referrals, can have their own expectations of the services that are needed. The provision of services and facilities which meets the needs of users and their advocates, and addresses their expectations, together with our ethos of quality improvement,² is therefore what this strategy seeks to define.

In setting our direction for the next 10 years, it describes the **Why, What (Ends), and How (Ways and Means)**, of the support we will provide to our residents and tenants.



Situational Analysis and Context

MOD projections indicate that the UK veteran population is in long-term decline, falling from approximately 2.5m in 2016 to around 1.6m by 2028.³ This suggests a 2026 population of around 1.65m – 1.75m veterans. In 2022, Scotland's Census recorded 176,100 Armed Forces veterans living in Scotland, representing 3.9% of people aged 16 and over.⁴ Analysis confirmed our previous expectation that the significant majority of veterans transition well and make a positive

contribution on their return to civilian life. However, in our experience, approximately 1-5% will require support and assistance at some time following their service. While we have focussed on the veterans' situation in Scotland, we emphasise that we welcome veterans from across the UK, and indeed those from further afield.

Estimating the number of Merchant Navy seafarers is more challenging due to the absence of a central register and differences in how



datasets classify seafaring roles. According to the report commissioned by the Maritime Charities Group,⁵ the number of former UK Merchant Navy seafarers in 2026 was nearly 217,000, which was projected to decrease to approximately 204,000 by 2031. Furthermore, no authoritative location data exists. We have assumed former Merchant Navy personnel are dispersed across the UK, but there are significant concentrations in and around historic port communities. In Scotland this would indicate Glasgow, Aberdeen, and Leith. To inform this strategy we have assumed a former Merchant Navy seafarers population living in Scotland of 2,170. In keeping with Armed Forces veterans, we

assume 1-5% will require support and assistance at some time following their service. This equates to an upper figure of approximately 110 individuals.

These population projections allow us to estimate the combined number of Scottish veterans having some form of 'need' or support requirement. In 2026, this is 8.5k, which we predict will reduce to 6.9k by 2031. For SVR, the annual number of residents has grown year on year since 2021. Since then, the mean annual occupancy of our Residences has been 225 (Range 194 – 246). This represents approximately 0.15% of the total number of veterans living in Scotland,





or 2.9% of those we predict will require support and assistance following their service.⁶ Despite the decline in the overall number of veterans in the UK, the proportion of working-age, and female veterans, is expected to increase, reflecting a shift in the demographic profile of the veteran community. Considered in the round, our figures suggest that since 2019, when we last undertook a strategic review, there has been a modest increase in the annual number of veterans requiring our support and assistance.

In keeping with the other nations within the UK, Scotland has been unable to build sufficient affordable housing to satisfy demand. In 2021,

the Scottish Government committed to delivering 110,000 affordable homes by 2032, of which at least 70% were to be available for social rent.⁷ Estimates suggest that in early 2026, only 32,500 had been completed. The lack of availability of affordable housing increases the likelihood of homelessness within the Veterans and Armed Forces community, who will seek assistance from organisations such as SVR when they are unable to find their own accommodation.

Our current supported accommodation consists of 129 en-suite single occupancy rooms, and 30 one-bedroom flats. Increasingly, the former, our Whiteford House and Rosendaal residences:



- Do not meet the expectations of veterans and referral bodies;
- Do not assist users to develop their confidence to live independently;
- Are increasingly expensive to maintain due to their age, historic or architectural interest listing, and location in conservation areas; and
- Have significant carbon footprints, which can only be reduced through disproportionately expensive retrofit and remediation.

The Scottish Government's Supported Housing Task and Finish Group⁸ recommended that if supported housing is to offer a secure and appropriate home of choice for people, there should be no shared bedrooms, kitchens, toilets and washing facilities.

As a Registered Social Landlord (RSL) we currently have a further 45 one and two bedroom general needs homes, predominantly for veterans.

Key Judgements



We acknowledge the enduring need to provide veterans with supported housing of high quality with specified amenities;



Insufficient safe, warm and affordable housing exists to satisfy current and likely future demand;



Safe and warm housing is a key social determinant of health;⁹



We recognise we should develop our service offering to remain statutorily compliant, and meet the needs and expectations of users and referrers; and



Service development and delivery will require significant investment by SVR, financial assistance from the Scottish Government and others, and working in partnership.



WHY

These are the reasons we execute our mission:

- The challenges of military and Merchant Navy service exert positive and negative effects on individuals, both during and after service. Those challenges may exacerbate or reinforce the effects of adverse events that occurred prior to serving or affect resilience to adverse events occurring after service;
- Following service, most veterans integrate well and effectively into society and make a positive contribution. Some, however, do not, and require varying degrees of support for them to live independently, in safety, and with dignity;

- Within our capacity, we fulfil a need for supported housing within the Veteran and Armed Forces community; and
- In recognition of the promise and commitment that underpin the Armed Forces Covenant,¹⁰ our belief that those who have served the Nation should be supported when in need, in return for their service.

The Governing Body has adjusted our mission to reflect better a person-centred approach in supporting individuals to live independently.





Our Mission

“To offer high quality¹¹ temporary accommodation and tailored support to the Veterans Community and former members of the Merchant Navy in housing need, in order to provide a pathway towards recovery, resilience and independent living.”



Our Vision

“All veterans living as independently as they are able, in a place they are proud to call home.”



Our Values

- Dignity and Respect;
- Unity of Purpose; and
- Expert provision of services

WHAT

In keeping with our Values, this is the activity to execute our Mission and achieve our Vision.

Ends

During the next 5 years (2026 – 2031), we will:

- Fulfil our statutory and regulatory duties as a RSL, as a registered provider of supported accommodation, and as a charity to provide high quality, warm and safe accommodation for tenants and residents;
- Continue to support our residents to achieve the best outcomes for them as individuals so that they thrive whether they move on to their own accommodation or remain with us;
- Provide them with safe, effective and person-centred support;
- Subject to feasibility,¹² move all on-site services and facilities from the Whitefoord House campus to a new purpose-built facility in a suitable location. Sell the Whitefoord House campus for redevelopment. This is Project Janus,¹³





- Increase our stock of general-purpose housing available for tenancy by at least 20%; and
- Conduct a feasibility study to examine the future options for our Rosendael Residence in Broughty Ferry, Dundee.

Thereafter (2032 – 2037), we will:

- Dependent on the outcome of the Rosendael feasibility study proceed with its redevelopment, or consider alternatives;
- Review the suitability and function of our Bellrock Close Residence in Glasgow;
- Conduct a review of our supported housing provision to confirm if it remains appropriate and effectively addresses requirements; and
- Keep our housing stock under review to ensure that we are able to exploit fiscal opportunities and that our homes are an appropriate mix that contributes to the effective and efficient achievement of our mission.

HOW

In keeping with our Values, these are the ways and means to execute our Mission and achieve our Vision.

Ways

- Project Janus. We will form a partnership with a commercial real estate developer and selected construction companies to undertake the sale of the Whitefoord House campus for redevelopment, and at a suitable alternative location, construct a new Head Office, a 78 unit supported housing service, and a range of general needs homes for social rent;
- As a registered provider of housing support, we understand that some residents require multiple strands of support if they are to live as independently as they are able. We co-ordinate the work of our:
 - Support workers;
 - Housing officers;
 - In-house activities staff;
 - Occupational therapist;
 - Contracted therapeutic counsellors.

Along with our administrative, catering, maintenance & domestic staff, to place the veteran at the centre of what we do. We call this our Quintet+. This multidisciplinary approach provides mutual support and coherence of delivery. The + is also a recognition that some veterans will require external specialist support that is not embedded within SVR;

- We will rent affordable housing to veterans to help them live as independently as they are able;
- We will improve our corporate knowledge of climate change, sustainability and carbon reduction, reduce organisational carbon emissions, and become a more sustainable organisation;
- We will encourage and support individuals who are able to undertake employment, either directly or through training, education, and volunteering. We are able to provide financial assistance into work to help veterans maintain their accommodation;

- We will collaborate with other charities and the commercial sector to develop volunteering, training and sustainable employment opportunities for residents. Our aim is to enable those that are able, to sustain tenancies through employment;
 - We will collaborate with local authorities, RSLs, and others, to secure homes for our veterans;
 - We will collaborate with other charities to provide specialised support for residents to help achieve outcomes identified in their support plans and develop the life-skills and resilience to live as independently as possible;
- We will comply with relevant statutory and regulatory obligations to ensure we deliver appropriate standards of supported housing, housing and financial propriety; and
 - We will retain a high profile and our strong brand by playing a positive and supportive role within the charitable and housing sectors. We will ensure the awareness of veterans, politicians, local authorities, the Scottish Veterans Commissioner and Armed Forces Champions; conducting appropriate marketing and use of social media.



Means

- Current Services: Our current services are resourced through the following means:
 - Rental income;
 - Investment income;
 - Commissioned Service income;
 - Grants and Donations.

The majority of our support provision, including the Quintet+, is not eligible for public funding and we rely on grants and donations to resource this vital support.

For Project Janus, we will develop a financial model and profile taking into account the sale value of the Whitefoord House campus, the availability of a Affordable Housing Supply Programme grant from the Scottish Government, loans, other grants, and committal of a proportion of our Reserves.

Reserves

- We will continue to invest within a risk spectrum agreed by the Governing Body, to generate income and capital growth that is available to be used as they direct;
- Given the age, listed-building status, and high routine maintenance costs of two of our Residences (Whitefoord House and Rosendaal), we have currently allocated £5m as a contingency should we need to undertake repairs, or contribute to the finance of Project Janus;
- We have allocated £2.5m to provide 12-months of salaries, and £2.0m to provide 12-months of operating costs for the provision of support.

Conclusion

SVR has a proud heritage of supporting veterans. Since 1910 we have developed a clear understanding of their changing needs and we are committed to supporting those who require assistance to live independently, safely, and with dignity.

While the veteran population is projected to decline, the need for high-quality supported accommodation and affordable housing will remain. The continued shortage of suitable housing across Scotland and the wider UK, combined with rising expectations of accommodation standards presents both challenges and opportunities for us.

This strategy recognises that maintaining the status quo is neither sustainable nor consistent with our ambition to provide the best possible outcomes for veterans. We will provide person-centred support and accommodation that enables residents and tenants to build resilience, achieve their goals, and live as independently as they are able. Central to this will be Project Janus, a transformational programme that will reshape our housing provision and ensure that our facilities meet the needs and expectations of future generations of veterans.





Alongside investment in our housing stock, we will continue to strengthen our multidisciplinary Quintet+ approach, working collaboratively with local authorities, housing providers, charities, employers, and government to create pathways to stable housing, improved wellbeing, employment, and community participation. We will also continue to fulfil our responsibilities as a RSL, a provider of supported housing, and a charity, ensuring high standards of governance, financial stewardship, and regulatory compliance.

Success will be measured by the outcomes achieved by the veterans we support: men and women who are confident, able to sustain their tenancies, participate in their communities, and enjoy a quality of life that reflects the contribution they have made through their service.

Through prudent investment, effective partnerships and focussing on veterans' needs, SVR will continue to evolve, ensuring that those who have served are supported when they need it most. Our ambition remains clear: All veterans living as independently as they are able, in a place they are proud to call home.

Endnotes

- 1 SVR is regulated principally by the Scottish Housing Regulator, the Care Inspectorate, and the Office of the Scottish Charity Regulator.
- 2 Scottish Veterans Residences Quality Assurance Framework Version 5 dated 1 August 2023
- 3 [Population projections: UK armed forces veterans residing in Great Britain, 2016 to 2028 – GOV.UK](#)
- 4 [Scotland's Census 2022 – UK Armed Forces veterans | Scotland's Census](#)
- 5 [mcg-seafarers-2040-full-report.pdf](#)
- 6 A number of residents came from other parts of the UK before becoming resident with SVR.
- 7 [Affordable Housing Supply Programme – More homes – gov.scot](#)
- 8 [Supported Housing Task and Finish Group Main Report – gov.scot](#)
- 9 [Housing to 2040 and health – Housing to 2040: equalities position statement – gov.scot](#)
- 10 [Home – Armed Forces Covenant](#)
- 11 Our benchmark for quality is for each of our Residences to achieve a Care Inspectorate grading of 4 (Good) or above for each of the 6 key questions within its quality framework.
- 12 Subject primarily to acquiring a suitable alternative site/location and the affordability of new accommodation.
- 13 The project name Janus was deemed appropriate in recognition of the ancient Roman god of beginnings, gates, transitions, time, and doorways.

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