📅 EDITION 8 · 21 NOVEMBER 2026

The Brexit Reset Is Signed — Why It's Good News for UK Property

Yesterday in Brussels, the UK and the EU closed three new deals. They push Britain in the direction property investors want: smoother trade, more confidence and more people. Here's what it means for you, in ringgit.

3 Deals	+7.8%	MYR5.38
CLOSED AT THE UK–EU SUMMIT, 20 NOV	SEVENOAKS ANNUAL RENT GROWTH	PER £1 — BETTER VALUE THAN AUGUST'S MYR5.53

🔴 THIS WEEK'S BIGGEST STORY

Brussels, 20 November: The UK and EU Close Three Deals — Here's What Was Actually Agreed

The second UK–EU summit concluded agreements on food trade, carbon markets and youth mobility. The facts first, then what they mean.

3

DEALS CONCLUDED

Friday, 20 November 2026 — UK–EU Summit, Brussels

Yesterday's summit is the clearest sign yet that Britain's relationship with its biggest trading partner is getting closer and smoother. For Malaysian investors who have been waiting for the right moment to look at the UK, this is a headline worth reading.

Prime Minister Andy Burnham called it "the single biggest growth intervention in this parliament". I'd rather show you what was signed and let you judge.

What was agreed

- **A common food and plant trade area (SPS):** most animals, animal products, plants and plant products will move between Great Britain and the EU without today's certificates and border checks. Export health certificates, costing businesses up to £200 each, go. Target start: 1 March 2028.
- **Linked carbon markets (ETS):** UK and EU carbon allowances become usable in both systems, and each side's goods are exempted from the other's carbon border tax (CBAM). That protects around £6.5bn of UK exports. Treasury analysis says it could add up to £3.8bn a year to the UK economy by 2040. Target: 1 January 2028.
- **A Youth Experience Scheme:** 100,000 young people a year from each side, aged 18 to 31, can live, work, study or travel in the other's territory for up to three years. First arrivals no later than January 2030.
- **Also on the table:** closer security and defence cooperation, a new economic resilience partnership with steel supply chains named as a priority, a commitment to speed up mutual recognition of

architects' qualifications and the UK joining Erasmus+ in 2027.

> **What happens next:** both sides now complete their legal steps. The food trade area is set to apply from 1 March 2028, the carbon market link from 1 January 2028, and the first young people travel under the youth scheme by January 2030. Each milestone is another step towards smoother UK–EU trade.

Why the direction matters more than the headline

Property values are built on confidence as much as bricks. Analysts at KBC say plans to improve relations with the EU strengthen the case for holding UK assets. Barclays, in its year-ahead outlook published this week, says "EU reconvergence prospects should support the GBP". Commonwealth Bank of Australia calls closer ties "modestly supportive of GBP over time".

When international investors feel better about a country, foreign money flows into its assets, and property is one of the first places it goes. These are analysts' views, measured in years rather than weeks, and they all point the same way.

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🇬🇧 CHAPTER 2 — THE RESET AND UK PROPERTY

Five Ways the Reset Helps UK Property

Each one labelled: official data, analyst forecast or my own view.

A trade deal strengthens the things house prices rest on: the currency, the economy, the building industry and the number of people who need somewhere to live. Here's how each one works.

Channel	What the reset does	Why property benefits	Timing
Sterling and confidence	Less friction with the UK's largest market	Stronger investor confidence can pull foreign capital into UK assets	**Long-term (analyst view)**
Growth and jobs	ETS link: up to £3.8bn a year by 2040	Jobs support housing demand, especially in industrial regions	**From 2028 (forecast)**
Rental demand	Youth scheme and Erasmus+ from 2027	More young Europeans living and studying in UK cities	**From 2027 (my view)**
Building materials	Simpler CBAM admin for EU imports; steel supply-chain cooperation	Smoother supply of some imported materials	**From 2028 (my view)**
Building labour	Up to 100,000 young Europeans a year able to work in the UK	More hands for UK housebuilding	**From 2030 (my view)**

1. Growth goes where industry is

The government's own explainer on the carbon market link says its benefits will be felt across the UK, with major concentrations in industrial heartlands, and names the North West of England first. That's Liverpool's region. Jobs and investment in a region are what keep tenants and

buyers coming. Treasury's estimate of up to £3.8bn a year by 2040 is a forecast, and the regional direction is clear.

2. More people looking for homes

From 2030 at the latest, up to 100,000 young Europeans a year will be able to come and live in the UK for up to three years. Add Erasmus+ from 2027 and you get more young adults in exactly the places where rental demand is already strong: university cities and towns with good jobs. My view: that's a steady tailwind for well-located rental homes. Property commentator Jonathan Rolande has made the same point: more people looking for homes supports rents and prices.

3. Homes in the right places stay in demand

This is the part that matters most to owners. According to Savills, 199,400 homes were built in England in the year to Q3 2026, and the OBR expects 1.11 million completions over the next five years. Meanwhile UK private rents reached an average of £1,411 a month in October 2026, up from £1,360 a year earlier (ONS).

199,400	1.11m	£1,411	+£51
HOMES BUILT, YEAR TO Q3 2026	OBR FIVE-YEAR COMPLETIONS FORECAST	UK AVERAGE RENT, OCT 2026	A MONTH, ON A YEAR

As the reset adds people and growth, homes that already exist or are already planned in the right places become more sought after. That's my opinion, based on the official supply and rent data.

> **For Malaysian families:** the Youth Experience Scheme itself covers UK and EU citizens, and Malaysian families benefit through the wider market. A UK with closer European ties, more European students and stronger universities is a UK where homes near jobs and campuses stay in demand. If your children are heading to a UK university, that's the same market you'd be buying into.

🏙️ CHAPTER 3 — TOP STORIES: LIVERPOOL

Liverpool Prices +5.3%, Rents +5.2% — and a Waterfront Building Boom

Official ONS data published 18 November, plus four regeneration stories from the past three weeks.

£189K	+5.3%	£919	+5.2%
AVERAGE PRICE, SEP 2026	ANNUAL PRICE GROWTH	AVERAGE RENT, OCT 2026	ANNUAL RENT GROWTH

Liverpool's average house price rose 5.3% in the year to September 2026, to £189,000 (ONS, provisional). That's well ahead of the North West at 3.2% and more than four times the UK's 1.2%. Terraced homes rose 6.3%. Private rents rose 5.2% to £919 a month. At 20 November's exchange rate, the average Liverpool home costs about **MYR1.02 million**.

What's being built

- **18 Nov — Brunswick Dock approved:** Romal Capital won full planning consent for 569 new homes, public spaces and a market at a historic dock that has been largely dormant for more than 70 years.
- **17 Nov — Liverpool Waters masterplan to committee:** Peel Waters' updated plan goes before the council on 24 November. £81m of infrastructure, backed by £56m from Homes England, will unlock around 2,350 homes in Central Docks alone.

- **4 Nov — First Kings tower gets a builder:** GRAHAM was appointed to build No.1 Kings, a 28-storey tower with 255 rental homes, the first building in the £1.2bn Kings waterfront scheme.
- **6 Nov — Pall Mall under way:** work started on the £60m office and green-space scheme in the business district, according to the Liverpool Echo.

> **Why the reset matters here:** the North West is the first region the government names among the industrial heartlands that gain most from the carbon market link. Growth plus regeneration plus rising rents is the combination I look for in a city.

🌳 CHAPTER 4 — TOP STORIES: SEVENOAKS, KENT

Sevenoaks Rents +7.8% — Double the South East

Tenants are paying more than ever, and the district keeps growing.

£1,852	+7.8%	+3.9%	£1,974
AVERAGE RENT, OCT 2026	SEVENOAKS ANNUAL RENT	SOUTH EAST ANNUAL RENT	3-BED RENT, +8.1%

Private rents in Sevenoaks rose **7.8% in a year, to £1,852 a month**, double the South East's 3.9%. Three-bedroom rents rose 8.1% to £1,974. In ringgit, the average Sevenoaks rent is now about MYR9,970 a month. Sevenoaks is still the most expensive council area in Kent, about £186,000 above the county average.

Savills says demand from committed buyers "continues to be strong for best-in-class, realistically priced homes". And the district keeps growing: Tarmac has filed the pre-start details for the first phase of the 800-home Sevenoaks Quarry scheme, which also includes a primary school, shops and new parkland.

> **My read:** fast-rising rents are what bring investors in, because the income case gets stronger every month. That's my view, not a forecast. It's the market behind housing developments like The Cedars.

🌿 CHAPTER 5 — NEW THIS MONTH: KENT

Kent's Property Report: 1,000+ New Jobs and a Proposed £3bn AI Campus

The 35th Kent Property Market Report, from Kent County Council and Caxtons, was published on 11 November 2026.

1,000+	440,167	£3bn	3 years
JOBS EXPECTED, PANATTONI PARK	SQ FT LEASE, LARGEST IN THE SOUTH EAST	PROPOSED AI DATA-CENTRE CAMPUS	LOGISTICS THE TOP-PERFORMING SECTOR

Kent's annual property report, endorsed by RICS, highlights major investment across logistics, science, digital infrastructure, clean energy and regeneration. At Panattoni Park in Sittingbourne, ID Logistics has agreed a lease for 440,167 sq ft, which the report calls the largest single property deal in the South East, with more than 1,000 jobs expected. Industrial and logistics property is the county's strongest-performing sector for the third year running.

There's more in the pipeline: a proposed £3bn AI data-centre campus in North Kent, expansions at Kent Science Park and Discovery Park, and a planned clean-energy hub for electric lorries near the Dartford Crossing. Caxtons' Mark Coxon says Kent's property market "is demonstrating its resilience".

> **Why it matters to Malaysian buyers:** new employers bring new households, and new households need homes to rent and buy. Sevenoaks is Kent's most expensive district, so county-wide investment like this supports the long-term demand behind housing developments in places like it.

📍 CHAPTER 6 — TOP STORIES: KETTERING, NORTHAMPTONSHIRE

Kettering: Value Prices, Rising Rents and New Jobs

A Northamptonshire market town where the numbers are quietly moving the right way.

£245K	14%	+4.3%	+50%
MEDIAN ASKING PRICE	CHEAPER THAN NORTHAMPTONSHIRE	ANNUAL RENT, N. NORTHANTS	SOLD £/SQ FT OVER 10 YEARS

Kettering's median asking price is £245,000, 14% cheaper than the Northamptonshire median (Perch, 20 November). That's about **MYR1.32 million**. Sold prices per square foot are up 50% over ten years. Across North Northamptonshire, which includes Kettering, the ONS puts average prices up 1.3% and private rents up 4.3% to £997 a month, ahead of the East Midlands' 3.5%.

The recent stories

- **Jobs:** Greggs is recruiting for its new National Distribution Centre at Symmetry Park, Kettering, with warehouse roles starting in January 2027.
- **Town centre living:** the former George Hotel on Sheep Street has been converted into 46 flats, now advertised from £825 a month for one bedroom and £1,100 for two (Northants Telegraph, 29 Oct).
- **New homes:** the major scheme west of Gipsy Lane, consented for up to 350 homes, filed further pre-build details on 13 November.
- **Demand:** North Northamptonshire Council opened seven new affordable homes on Carey Street on 16 November and said demand for them "was high".

Good value, rising rents and major new employers are the signs I look for in a town, and Kettering has all three. You'll be hearing more from me about Kettering soon.

📦 CHAPTER 7 — NEW THIS WEEK: KETTERING

Amazon Opens a £500m Site in Kettering With More Than 2,000 Jobs

The UK's largest facility of its kind opened in time for Black Friday, reported by the Northants Telegraph on 18 November 2026.

£500m	2,000+	926,000	£31,000+
AMAZON'S KETTERING INVESTMENT	PERMANENT ROLES IN THE REGION	SQ FT, LARGEST OF ITS KIND IN THE UK	STARTING PAY A YEAR

Amazon has opened a 926,000 sq ft cross-dock in Kettering, the largest facility of its kind in the UK. It employs more than 2,000 people, with starting pay above £31,000 a year, about MYR166,870 at 20 November's rate. It is currently handling 12 million items a week and will

handle up to 20 million a week next year. The site is half of the more than £1bn Amazon has committed to Northamptonshire this year.

Northamptonshire Chambers of Commerce chief executive Louise Wall called it "a major vote of confidence in the county and its economic potential".

> **Why it matters to Malaysian buyers:** 2,000 jobs on good wages means thousands of people who need somewhere to live nearby. Add Greggs' new distribution centre at Symmetry Park, and Kettering is attracting the kind of employers that keep rental demand strong. Two-bedroom flats at George House in the town centre are advertised at £1,100 a month.

💱 CHAPTER 8 — CURRENCY WATCH

The Ringgit Buys More UK Property Than It Did in August

GBP/MYR closed at 5.3829 on 20 November. A ringgit buys about 2.8% more sterling than it did in mid-August.

Where the pound sits (20 November 2026)

MYR5.38	MYR5.53	+1.5%	1.20
GBP/MYR, 20 NOV	2026 HIGH, 16 AUG	MORE £ PER RINGGIT SINCE 1 JAN	GBP/EUR 2026 HIGH, 18 NOV

The pound closed at **MYR5.3829** on 20 November, compared with MYR5.5348 on 16 August and MYR5.4636 on 1 January. For a Malaysian buyer, that's a real saving. The average Liverpool home (£189,000) costs about MYR1,017,000 today, against about MYR1,046,000 at the August rate. On the average Sevenoaks home (£531,000), the gap is about MYR80,700.

Average home	GBP	MYR at 5.3829 (20 Nov)	MYR at 5.5348 (16 Aug)	Saving
Liverpool	£189,000	MYR1,017,368	MYR1,046,077	**MYR28,709**
Kettering (median asking)	£245,000	MYR1,318,810	MYR1,356,026	**MYR37,216**
Sevenoaks	£531,000	MYR2,858,320	MYR2,938,979	**MYR80,659**

> **The currency angle on the reset.** Barclays and Commonwealth Bank of Australia both expect closer EU ties to support the pound over time. If they're right, a Malaysian buyer who converts ringgit while the pound is cheaper than its August level owns a sterling asset that could also gain in ringgit terms. That's a forecast, not a promise.

✍️ CHAPTER 9 — DEAN'S NOTE

Ten Years On, the UK–EU Direction Is Clear.

Why I'm more confident about UK property this weekend than I was on Thursday, and what I'd do with that.

I've been investing in property since 2010. I watched the 2016 referendum, the years of negotiation and every headline that followed. Through all of it, the thing that kept UK property in demand wasn't politics. It was a country where more people want homes than are being built.

Yesterday's deals set the direction. Britain and Europe are now signing agreements that take friction out rather than put it in. Confidence, investment, students and young workers all move the same way. Put that next to the supply numbers in Chapter 2 and you'll see why I'm positive.

When I look at Liverpool rents up 5.2%, Sevenoaks rents up 7.8%, more than 1,000 new jobs coming to Kent, Amazon's 2,000 jobs in Kettering, and a ringgit that buys more pounds than it did in August, I see a market that's being set up well for patient Malaysian buyers.

How we do it

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