

**PROPERTY LANDSCAPE**

# Brave farms can find good investment options



Mike Taylor on the market opportunities

**A**s the country remains in lockdown, the countryside and farming, in particular, continues largely as normal, albeit with some inconvenience.

The contrast with many people living in urban areas, confined to their often relatively small houses or flats, could not be greater and there is a fear this may lead to resentment and unrest from those looking longingly at the open spaces in the countryside.

Meanwhile, in country areas and tourist hotspots there has been resentment against wealthier people escaping to their holiday homes, potentially taking the virus with them and putting pressure on limited rural services and infrastructure.

For most farmers and farm workers it is business as usual, with spring work continuing at a pace and the fine weather is a welcome relief after an appallingly wet winter.

## Damage

I am concerned about the damage to soil structure on land which was harvested in difficult conditions – modern machinery can work wonders on the surface, but the damage is likely to be severe and will impact on yields this year.

History teaches us wars, famine and pestilence tend to look kindly on farming while the rest of the economy may struggle.

We will need British produce, even if there are serious market issues in the short-term. Longer term, the likelihood is at the value of these commodities will rise and, coupled with poor plantings last autumn, may lead to significant price hikes, especially in cereals.

However, availability of labour, especially around harvest time, may be a real issue. So, while many sectors of agriculture may fare quite well, there will be some unique challenges facing specialist markets. I have already heard many reports about difficulties in getting spare parts, fuel deliveries and the like, but hopefully this will all be resolved



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shortly. However, it could lead to a reassessment of globalisation.

It is all well having cheap goods from China if they can get here; not so good if they are stuck in a foreign port or if the ship is not allowed to dock. Even getting tractor parts from the USA is proving trickier.

Likewise, 'just in time' supply chains showed their weaknesses when buying habits suddenly changed and consumers stockpiled, emptying supermarket shelves.

The difficulties facing the economy do, however, present an opportunity, with interest rates at the lowest ever in modern times. For those brave enough, it is a time to invest and go forwards. It may also be a time to reduce long-term borrowing costs by taking advantage of some of the lowest fixed rates on offer in living memory.

The Agricultural Mortgage Corporation is now offering some fantastic rates on 20- and 30-year fixed money and, for those in it for the long-term, they certainly need to be looked at. It might also be a time to consider converting costly short-term finance, such as hire purchase and leasing, into longer term, more structured borrowing. It is easy in a time of crisis to knuckle down and just get on with the day job, hoping all will be well if you work hard enough, but those who stop, think and look around may find some unusual and interesting opportunities.

*Mike Taylor is senior partner of Barbers Rural Consultancy and can be contacted on 01630 692 500 or m.taylor@barbers-rural.co.uk*

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