

# Triage and Referral Training

July 30, 2025



# ★ Goals ★

- Share best practices for initial meetings with farmers in distress
  - Discuss how to develop trust with farmers
  - Review agreements for confidentiality

# ★ Meeting Agenda ★

- Lessons learned from Farm Aid hotline and others
- Facilitated group discussion and skill sharing on best practices
  - Group reflection and feedback

## Background: Farm Aid Hotline

- ❖ Farm Aid has operated the 1-800-FARM-AID Hotline since our beginnings in 1985, referring farmers to our networks of support.
- ❖ As a referral hotline, our goal is to direct farmers to expert resources and information that can best serve their needs, both locally and nationally.
- ❖ Since 2021, a team of six Hotline Operators answer farmer calls or online Request for Assistance Monday-Friday, 9am-9pm ET, including one Spanish-first operator.
- ❖ We aim to follow up within 24-48 hours with all emails and calls.

## Background: Farm Aid Hotline Structure

- ❖ Operators work a maximum of 2-3 shifts per week. This has had a significant positive impact on operator burnout and turnover.
- ❖ Monthly group meetings with a therapist. She is also available on call to support hotline operators after difficult calls.
- ❖ Hotline staff have experience with agriculture, whether through family farming or education in the agriculture field.



## Background: Farm Aid Hotline Required Trainings



- ❖ QPR -Suicide Prevention (Question, Persuade, Refer)
- ❖ Mental Health First Aid
- ❖ Michigan State University Rural Resilience
- ❖ Ongoing trainings on specific topics, like farm legal issues and navigating USDA.

## **Lessons Learned: How to create an environment where a farmer feels comfortable sharing information**

- ❖ Ask basic/practical questions to get the conversation started: “Are you a farmer? Where is your farm? What type of farm?”
- ❖ Ask open-ended questions: “How are things going for you? How is this year compared to other years?”
- ❖ Mention your experience and connection to agriculture to instill trust and build a personal connection.
- ❖ Leave space for silence to give them the opportunity to share more, even if it feels awkward (7 second rule).

## Lessons Learned: Identifying the Issue

- ❖ Farmers often call with a tangled web of challenges and our role is to help untangle the threads to clarify areas where they need support.
- ❖ This may be the first time a farmer has spoken to someone about their financial challenges. They may be hesitant to share information or embarrassed by their situation.
- ❖ Listening compassionately and non-judgmentally is key.



“It’s not just numbers. You’ve got to be compassionate. It is very stressful when you come into some of these situations, but it is very rewarding, too.” -Benny Bunting

# Lessons Learned: Identifying the Issue



- ❖ Let the farmer talk, even if it feels unrelated. The more they get into it, the more details they share in unexpected ways.
- ❖ Confirm what they are saying: Take notes as they are talking and distill it down to the main issue and the request
- ❖ Use **active listening**: “If I’m understanding correctly...” or “What I’m hearing is you’d like support with [insert topic]...” and summarize what you heard.



# Active Listening

## 6 KEY ACTIVE LISTENING SKILLS



PAY  
ATTENTION



WITHHOLD  
JUDGEMENT



REFLECT



CLARIFY



SUMMARIZE



SHARE

- ❖ Goal is to hear in the farmers words what the situation is.
- ❖ Active listening is a communication technique that involves going beyond simply hearing the words that another person speaks. It's about actively processing and seeking to understand the meaning and intent behind them. It requires being a mindful and focused participant in the communication process.

# Lessons Learned: Balancing listening and problem solving

- ❖ Moving to problem solving too quickly can be overwhelming & can cause you to miss important context.
- ❖ Prioritize listening and understanding their situation in their own words
- ❖ Listen for cues that indicate they are ready for problem solving or cues that they are still in the processing and discussion stage.

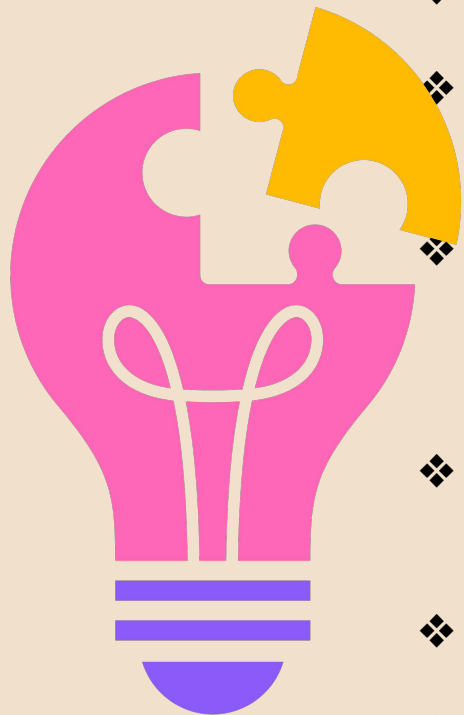


# Lessons Learned: Balancing listening and problem solving

- ❖ Be clear on your role. Know what you can and can't do, and accept your limitations. Don't feel pressured to give an answer right away if you are not 100% confident.
  - Give yourself time to research their question and get back to them with the right answer.
  - Provide a timeframe of when you will get back to the farmer. Farmers may lose trust if you don't clearly communicate a realistic timeline.
- ❖ Focus on figuring it out together with the farmer.



## Other Tips



- ❖ Remain calm and be a grounding presence for the farmer.
- ❖ Know who you can lean on for problem solving and crowdsourcing information while maintaining confidentiality. (Pilot Peer Circles)
- ❖ Discussing money is a difficult part of every relationship. Remember that farmers may have embarrassment or shame about their financial situation (just like we all do!).
- ❖ If the call has been all business, always ask if they are doing okay and if their family is okay.
- ❖ Ask, “Is there anything else that I should know?”
- ❖ Have a checklist of information you want to collect in an initial call.

# Triage

- ❖ **Clarify Urgency:** Are there any issues that need to be responded to in a short time frame? How much time do we have to respond?
- ❖ **Address Crisis:** find out if there is family, clergy, or mental health professional they can connect with for support. Have mental health referrals ready and listen for mental health crisis/suicidal thinking.
- ❖ **Identify Goals:** This helps you know how to address the situation, but it also helps the farmer feel a sense of control.
- ❖ Make sure all **relevant parties** are in the room for subsequent meetings. Sometimes the decision-maker isn't the person opening the bills, and stress impacts the whole family.

# Triage/Intake - Hotline

- Date
- Farm Name
- Farm Website
- Size of Farm
- Land Ownership
- How did you hear about us?
- Demographics
- Financially Distressed?
- Can we contact you for follow up?
- Type of farm
- Farming Practice
- Do you carry farm loans?
- Farming Status (Beginning/Future/Experienced, etc.)

# Triage/Intake - Benny Bunting

- Are they still farming.
- Copy of their most recent notice letter from their lender, if that is the reason for the call. Check for a “respond by” phrase in the letter.
- If notice letter was the result of an application, request copy of the application and all communications between you and the lender related to the application.
- Determine if they are current, distressed or delinquent on their debts.
- How many loans, amounts, what they were for and who are all their lenders, are they aware of the lien position each lender holds.
- What is the security of each lender.
- Breather: Describe your farming operation, is your family involved. Do you or your spouse work off farm?
- How does the production look for this year?
- Back to work: have you filed your taxes this year?
- Do you file a schedule F, please also include the last 2 years of your taxes if, but can start with Schedule F

# Cultivating Hope

When a farmer reaches out, they often feel like they are not in control of their situation. Discussing what their goal is gives them a sense of control. Giving them options opens up a path forward.

“My effort to start with... is giving them decision-making power. I think that is one of the most important things that they have, but they just feel like they've completely lost all control. And if you can give them... one or 2 decisions, it seems like it can really change the situation with that caller.”

-Benny Bunting





# Cultivating Hope

- ❖ Hotline Team: 1-2 resources before getting off on the phone (or a clear timeline for when we will provide that).
- ❖ Benny Bunting: 1-2 decisions for the farmer to make before the next meeting.
- ❖ From *Helping Farmers in Financial Crisis* (Scott Marlow): 1-2 steps that can be taken in next couple days. Examples:
  - Difficult conversation with family
  - Call attorney or accountant
  - Call clergy to set up a time to talk



# Confidentiality

- ❖ Privacy is crucial for building trust, especially in small farming communities.
- ❖ Assume confidentiality for all information.
- ❖ Request consent to share any identifying information.



# Breakout Groups



Take 30 minutes to discuss the following questions:

- ❖ How do you cultivate trust and create an environment where a farmer feels comfortable sharing sensitive information?
- ❖ How do you strike a balance between listening and problem solving?

## Reminders

- ❖ Register for Triage and Referral office hours/study sesh
  - Tomorrow, Thursday 7/31 at 3pm ET
- ❖ Please take the survey to provide feedback on this training.
- ❖ Register for the Pilot Network Gathering in Minneapolis, MN on Thursday, Sept 18
  - Registration closes on August 5
- ❖ Upcoming training: Farm Law 101 on August 13 at 3-4:30 pm ET