

2011 ANNUAL REPORT

Montana

USDA





Thomas Vilsack
Secretary of Agriculture

Strong rural communities are key to a stronger America. President Obama has acknowledged as much in his travel to rural communities, and through the creation of the first-ever White House Rural Council, and at USDA we share his conviction.

With the current economic challenges, USDA has responded focusing on efforts that maximize the use of program funding, streamlining processes and

promoting thriving economies and job creation in rural America.

Through Rural Development programs USDA continues to work alongside farmers, ranchers, homeowners, businesses, nonprofits, cooperatives, Tribes and local governments to effectively enhance the country's economic climate. These partnerships allow us to leverage private and public funding to promote local and regional business development, infrastructure build-out and access to affordable credit in rural areas. During the last fiscal year, the cumulative results of these efforts have helped save or create thousands of jobs in rural America and beyond.

But there is more work to be done. Now more than ever, we must stretch limited government dollars and strategically direct funding that encourages private investment and creates economic opportunity in both the short- and long-term.

Our employees understand the prosperity challenges of rural America and how each community's needs are unique. Our dedicated Rural Development staff, who live and work in the communities they serve, are able to hear and respond quickly to local issues. Through a variety of business, economic development, utility and housing programs, our Rural Development specialists are doing more for rural communities than ever before.



Dallas Tonsager
Under Secretary for Rural Development

In Fiscal Year 2011, USDA Rural Development delivered programs to the American people that created jobs and new economic opportunities in rural communities. I am proud to report that our three mission areas, Housing, Utilities and Business and Cooperative Programs, have collectively helped save or create thousands of jobs in rural America.

In 2011, Rural Development allocated almost \$29 billion nationwide to maximize private investments in rural communities. Of this, 28.6 percent was directed in the form of direct loans that get paid back with interest. Another 64.8 percent funded fee-generating loan guarantees that make it possible for private lenders to work within the banking system to safely increase the pool of capital available in rural areas for credit-worthy businesses, communities and home-buyers. Just 6.6 percent of RD funding was directed in the form of strategically selected grants.

Our Rural Development programs help create and sustain good paying jobs, and will have a lasting impact across the country. In addition to the investments of countless businesses, nonprofits, cooperatives, Tribes and local governments that partner with us, much credit is due to our talented, efficient and dedicated workforce of USDA employees who deliver Rural Development assistance in small communities and remote areas across all 50 states and the territories of the United States. Their continued commitment to rebuilding and revitalizing rural America is shared by myself, Secretary Vilsack and President Obama. In the upcoming year, we will continue to work with communities, residents and others to ensure that rural America continues to be a healthy, safe and prosperous place to live, work and raise a family.



Matthew Jones
Montana State Director for Rural Development

As the Montana economy continued its recovery over the last fiscal year, USDA Rural Development maintained a strong presence in our rural communities.

Through investment and partnerships, federal financial resources were leveraged to benefit scores of projects across our state.

Whether it's the mother near Lame Deer who can wash her laundry without fear of the mineralized water destroying her childrens' clothing and the washer itself, or the business in Darby reaching a global market with their recumbent bicycles via Internet-based commerce, rural Montanans have seen the benefit of our programs.

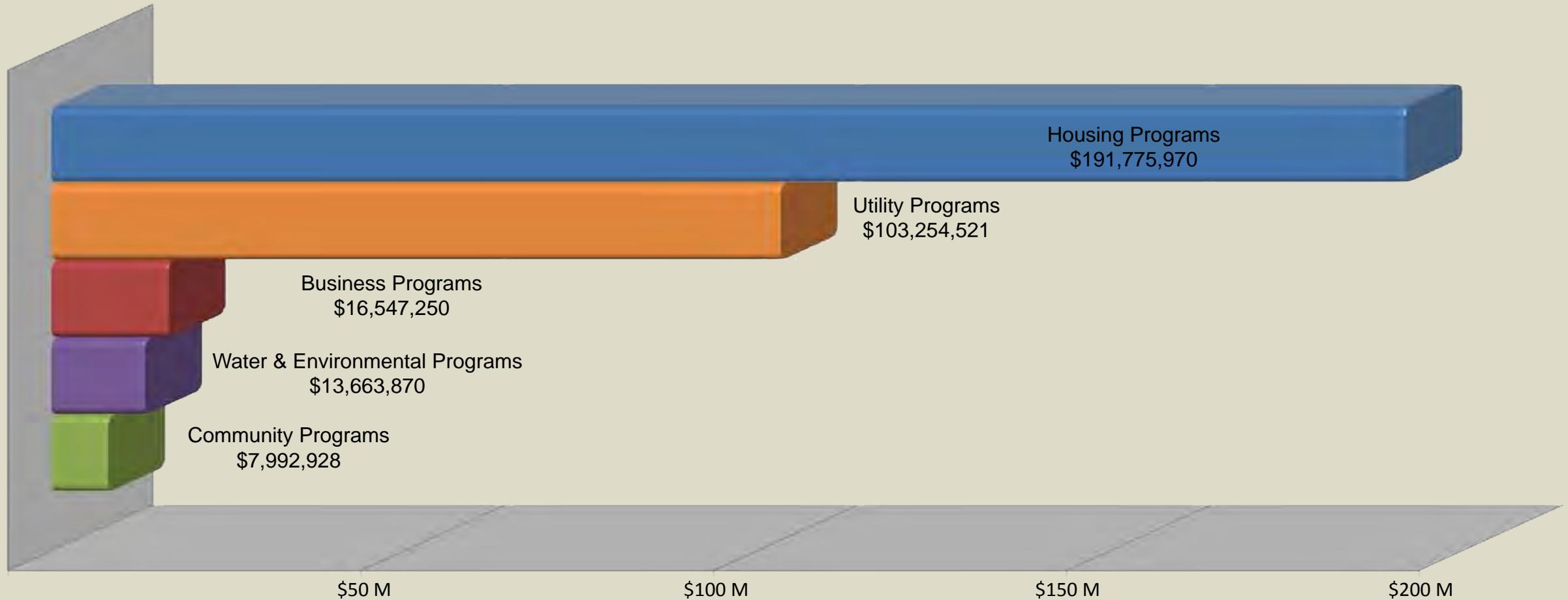
Ask any of the twelve hundred families who purchased a home through Rural Development this last year. Better yet, ask the Realtors, lenders, appraisers, and home construction and repair contractors what this investment meant for their businesses and their families.

The impact Rural Development makes in Montana is very real, very tangible. The financial investment we make in rural areas translates directly into economic growth, job creation, and improvements in the community foundations that support our cities, towns, counties, and reservations.

There is always more work to do, and we look forward to building on our record of investment through loans, loan guarantees, and grant programs. 2012 holds great promise, and we will continue to build partnerships and provide financial investment in the rural communities that form the backbone of Montana, and our nation.

Given the current budget situation and the need for austerity in expenditures within the federal government, we have chosen to distribute our annual report solely in an electronic format. It is optimized to be viewed on a 16:9 wide screen, but if you choose to print a copy we suggest printing on legal sized paper in landscape format. All photographs and graphics within this document are provided courtesy of the U.S. Department of Agriculture.

INVESTING IN MONTANA



USDA Rural Development serves one million Montana residents with six office locations and a staff of 49. In Fiscal Year 2011, **\$333,234,539** in financial obligations were made in Montana.

USDA Rural Development's Housing Programs strive to provide access to safe and affordable housing for rural Montanans.

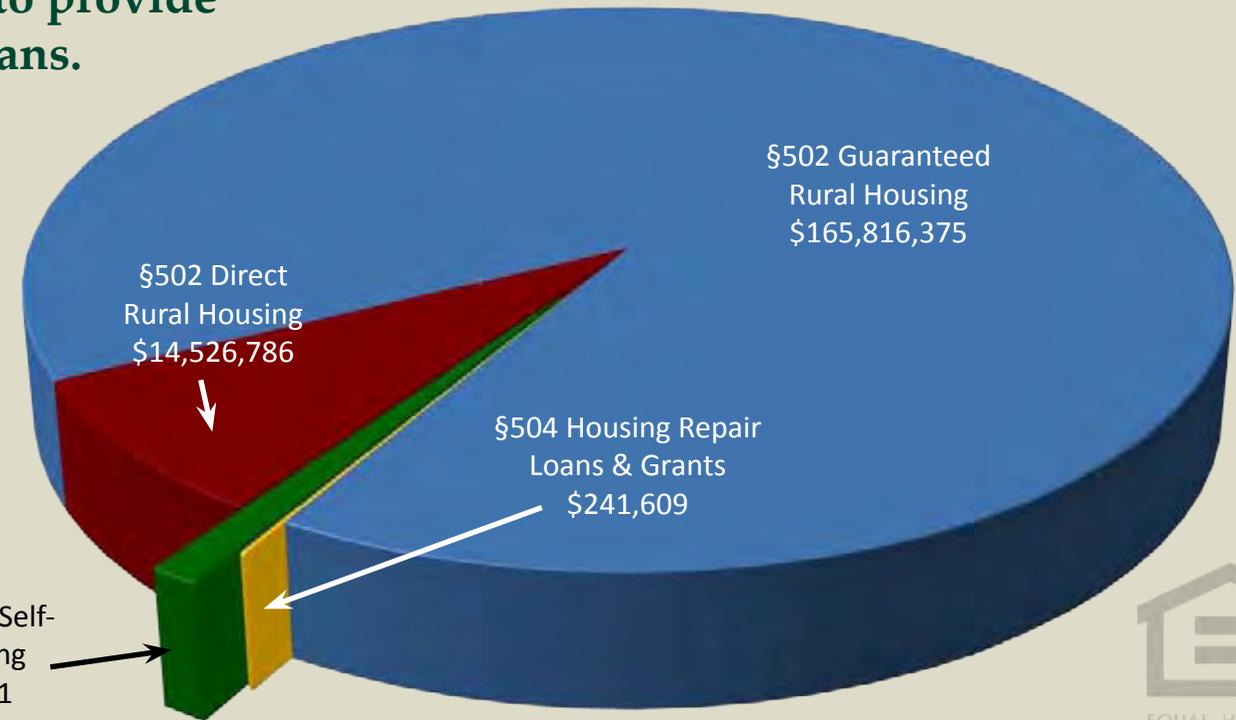
Rural Development's Housing programs offer two types of homeownership loans: **Guaranteed and Direct Loans**. The purpose is to provide financing - with no down payment and at favorable rates and terms - either through a direct loan with Rural Development or a loan from a private financial institution that is guaranteed by Rural Development. These loans are for the construction, purchase, or

rehabilitation of a dwelling for rural residents in the very low to moderate income brackets. **1,218 Montana families** took advantage of our loans and guarantees and purchased homes in this fiscal year.

Home Improvement and Repair Loans and Grants enable low-income rural homeowners to remove health and safety hazards from their homes and to make homes accessible for people with



Montana State Director Matt Jones and National Housing Director Tammye Treviño lend their skills to a home construction in Kalispell, Mont.



Single Family Housing Obligations

\$523 Mutual Self-Help Housing
\$2,172,341

\$502 Direct Rural Housing
\$14,526,786

\$504 Housing Repair Loans & Grants
\$241,609

\$502 Guaranteed Rural Housing
\$165,816,375



disabilities. Grants are available for people 62 years old and older who cannot afford to repay a loan.

Mutual Self-Help Housing helps groups of six to ten low-income families build their own homes by providing materials and the skilled labor they cannot furnish themselves. In September 2011, Rural Development Housing Director Tammye Treviño (pictured at left) joined State Director Matt Jones and Rural Development staff from the

Kalispell Area Office to work on Spring Creek Estates, a Mutual Self-Help program managed by Community Action Partnership in Kalispell. The Mutual Self-Help program builds homes as well as neighborhoods, as the homeowners develop relationships throughout the construction phase that strengthen their commitment to their new neighborhood.

HOUSING PROGRAMS

Apartment living is often an alternative for people who cannot afford the purchase price and maintenance costs of their own individual house. **Rural Rental Housing Loans and Multi-Family Housing Guarantees** are made to finance building construction and site development of multi-family living quarters for people with very low to moderate incomes. Some units are reserved for people aged 62 and over. Montana has 143 properties across the state that operate through

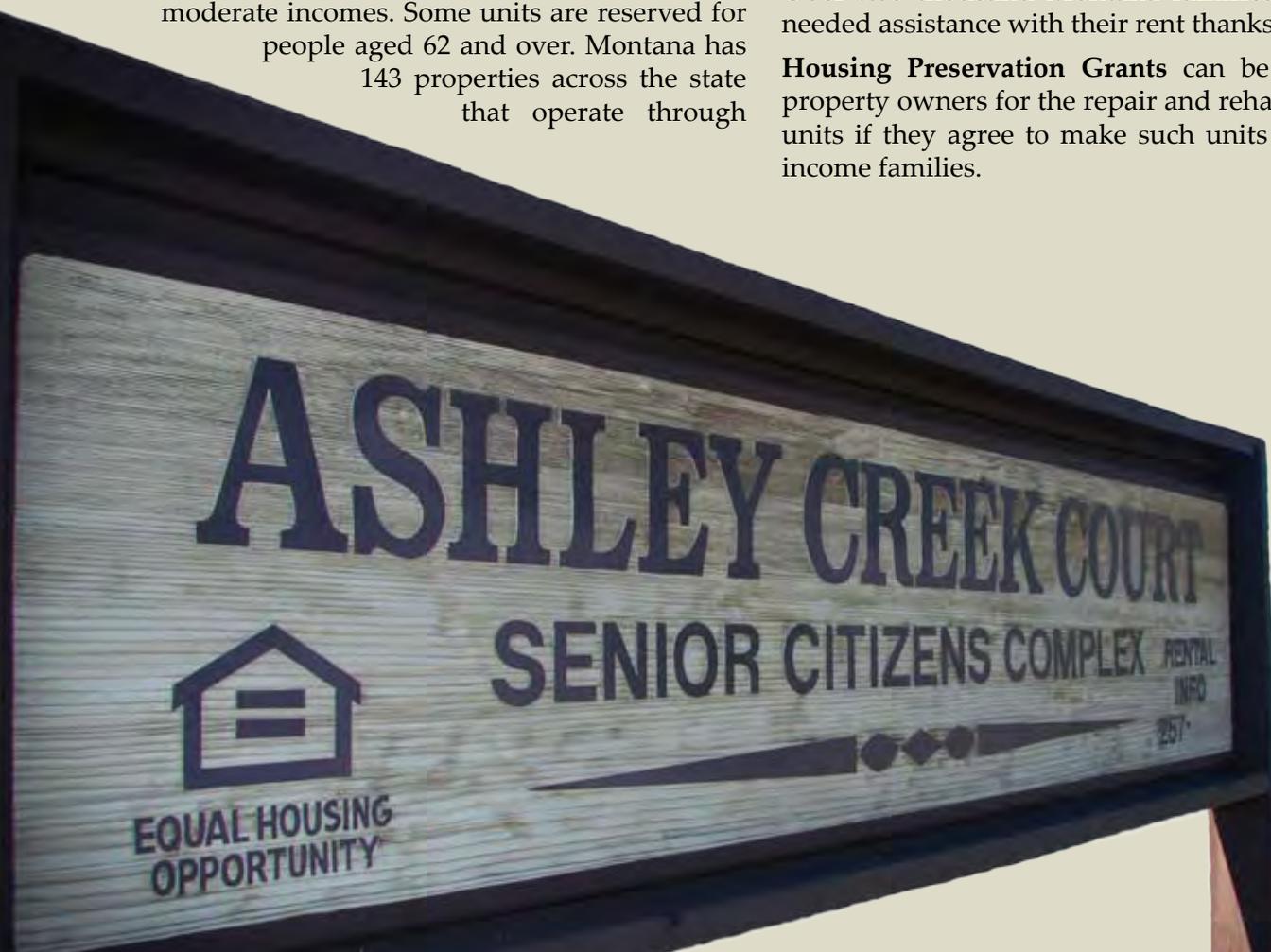
our Multi-Family Housing program. In 2011, new projects were approved for both Butte and Laurel, Mont.

Rural Rental Assistance provides financial help for very low income residents in Rural Development multi-family complexes so they can afford shelter. In Fiscal Year 2010, **Over two thousand Montana families** received much-needed assistance with their rent thanks to this program.

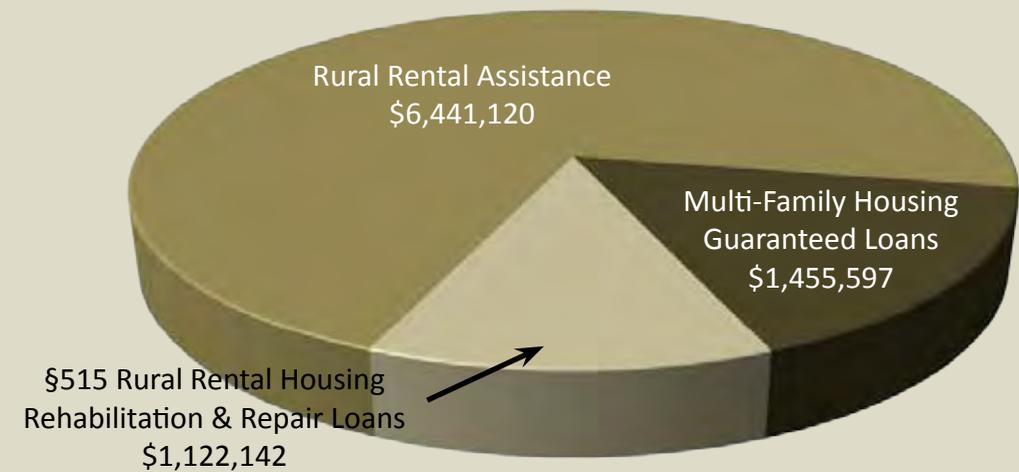
Housing Preservation Grants can be made to rental property owners for the repair and rehabilitation of their units if they agree to make such units available to low income families.



USDA Housing Program Director Tammye Treviño (r) and Rural Development staff meet with Ashley Creek Senior Apartment management in Kalispell, Mont.



Multi Family Housing Obligations



BUSINESS PROGRAMS

USDA Rural Development’s Business Programs seek to enhance the economic opportunity for all rural Americans by providing leadership in building competitive businesses and cooperatives that can prosper in the global marketplace.

The **Business & Industry Guaranteed Loan Program (B&I)** provides financial backing for rural businesses by guaranteeing up to 80% of a loan made by a commercial lender. These loans can be used for working capital, equipment, real estate, and certain types of refinancing.

Erck Hotels of Montana received a B&I Guarantee to refinance the Hilton Garden inn in Great Falls, Mont. (pictured below). Vice President Dustan Williams said “With the credit crunch, even a profitable business like ours had difficulty getting financing. Rural Development’s guarantee allowed us to get the necessary credit and remain profitable and growing into the future.”

This loan guarantee with American Federal Savings Bank of Helena secured the future of 40 employees at the Hilton Garden inn.

Intermediary Relending Program Loans and Rural Microentrepreneur Assistance Program Grants finance revolving loan funds administered by local development organizations. The funds are then loaned to small and emerging rural businesses.

Rural Energy for America Program provides loan guarantees and grants to improve energy efficiency and promote renewable energy in small businesses and agricultural operations.

Rural Cooperative Development Grants are given to cooperative development centers to assist in the creation and incubation of business cooperatives.

Rural Economic Development Loans & Grants are administered through Rural Utilities Service borrowers such as electric and telephone cooperatives and used for economic development of communities in their service areas.



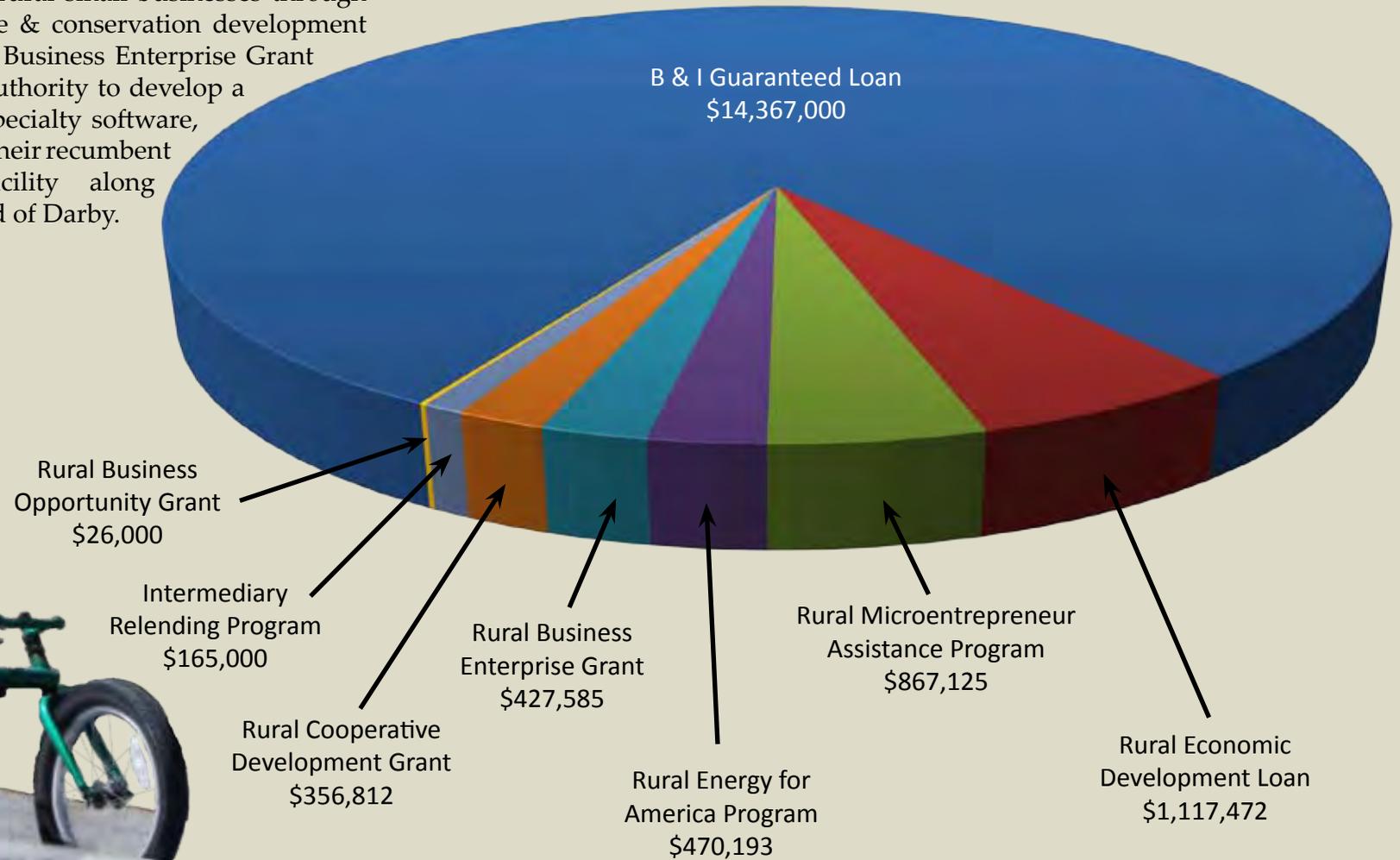
BUSINESS PROGRAMS

The **Value-Added Producer Grant** provides funding to promote the conversion of agricultural commodities into consumer-level products. These products are then marketed by the producer in the marketplace.

Rural Business Enterprise Grants help facilitate development of rural small businesses through third-party organizations such as local development and resource & conservation development organizations. Lightfoot Cycles (pictured below) received a Rural Business Enterprise Grant through our partners at Ravalli County Economic Development Authority to develop a new e-commerce website, specialty software, and marketing materials for their recumbent bicycle manufacturing facility along Highway 93 on the north end of Darby.



Business Programs Obligations



COMMUNITY PROGRAMS



USDA Rural Development's Community Programs develop essential community facilities for public use in rural areas. These facilities include schools, libraries, hospitals and clinics, assisted living facilities, emergency services including fire and police, and community centers.

Community Facilities Grants, and Direct & Guaranteed Loans are for constructing, enlarging, or otherwise improving community facilities providing essential services in rural areas. The funds are available to public entities such as municipalities, counties, special purpose districts, Tribes, and non-profit corporations.

The town of Hot Springs on the Flathead Indian Reservation in northwest Montana had just two full-time police officers, and were using radar units handed down from other departments, bullet resistant vests that were fifteen years past their safety expiration date, and having to provide their own sidearms. The breathalyzer was so outdated, its results wouldn't stand up in a court of law. The under equipped officers were losing the battle on crime when the Mayor came to Rural Development for help.

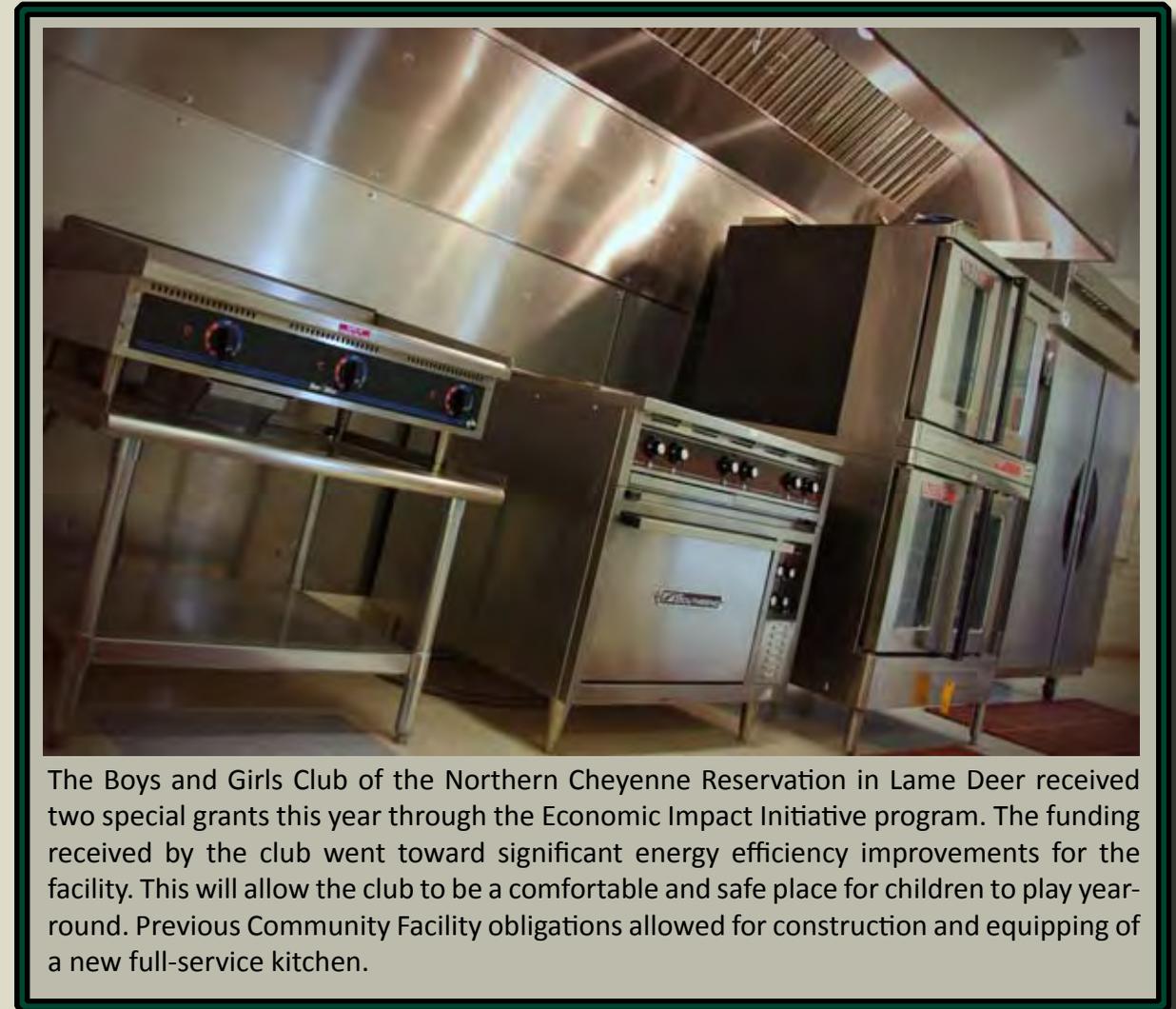
With a grant from the Community Facilities program, Hot Springs purchased new kevlar vests, a portable breathalyzer, radar gun, new sidearms, and both on-officer and in-dash video cameras. The new equipment had an immediate effect. "Petty theft all but disappeared," said Randy Woods, Mayor of Hot Springs. "Morale went up right away, and our increased ability to ticket violators has increased revenue enough to hire a third full-time patrolman. Towns like Hot Springs, we have the funds to pay our officers, but usually not equipment replacement. Rural Development can help provide that equipment. Our citizens are happier to have that protection, our officers are safer and feel better about the job they're doing. It's a bare-bones operation, no fancy Cadillac gear for us - just the basics we need to be able to do the job safely and make the community safer. Our prosecution and conviction rate is up significantly with this new equipment, and people are coming to realize that committing a crime in Hot Springs is a bad idea."

Community Programs Obligations



Nearly 90% of the almost \$8 million in Community Facilities funding went to public safety projects, including hospitals, law enforcement, and fire & ambulance services.

Due to program efficiency and low default rate in the loan portfolio, the Community Facilities program has achieved a 'budget neutral' position, meaning it is self-funding without additional support from the federal treasury. Fiscal Year 2012 will bring a large increase in available loan capacity to this program because of this level of solvency.



WATER & ENVIRONMENTAL

USDA Rural Development's Water & Environmental Programs seek to make certain all residents in rural communities have access to safe drinking water and efficient wastewater facilities.

Water and Environmental Program Loans and Grants provide funding for water, sewer, and solid waste facilities in rural areas. Grants are also available for planning, training, and technical assistance to communities below 10,000 residents.

The town of Valier in Pondera County was reaching capacity on its water system. An extensive upgrade was needed to modernize the aging system and give it the capacity to protect the drinking water and provide adequate fire protection for the community.

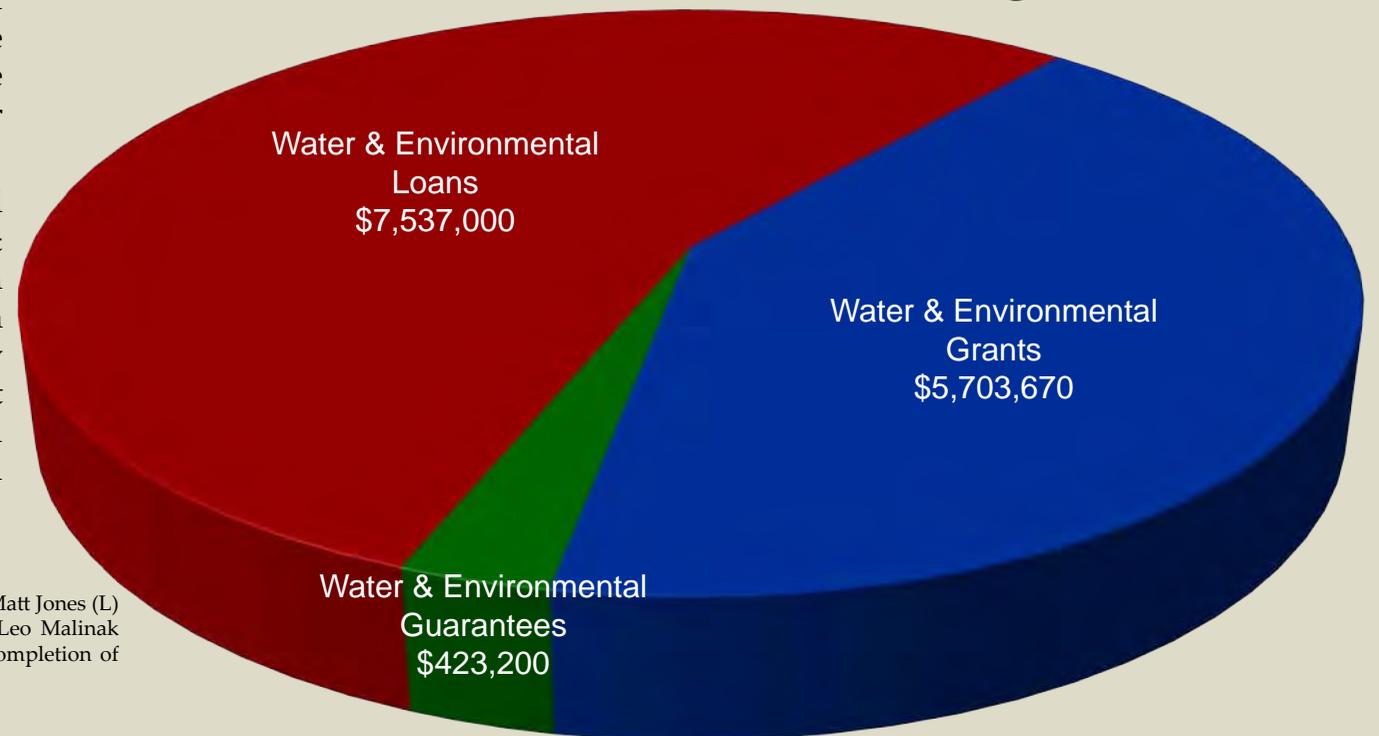
Using funds from a Rural Development Water & Environmental Program Loan & Grant through the American Recovery and Reinvestment Act (ARRA), Valier replaced a nearly century-old

clay water main and constructed a new 210,000 gallon tank (pictured left) on the east side of town. The project also drilled a new well and built a new pumphouse, installed meters, and installed an emergency backup generator. Upon completion, the 300 customers in the community will have safe, quality water

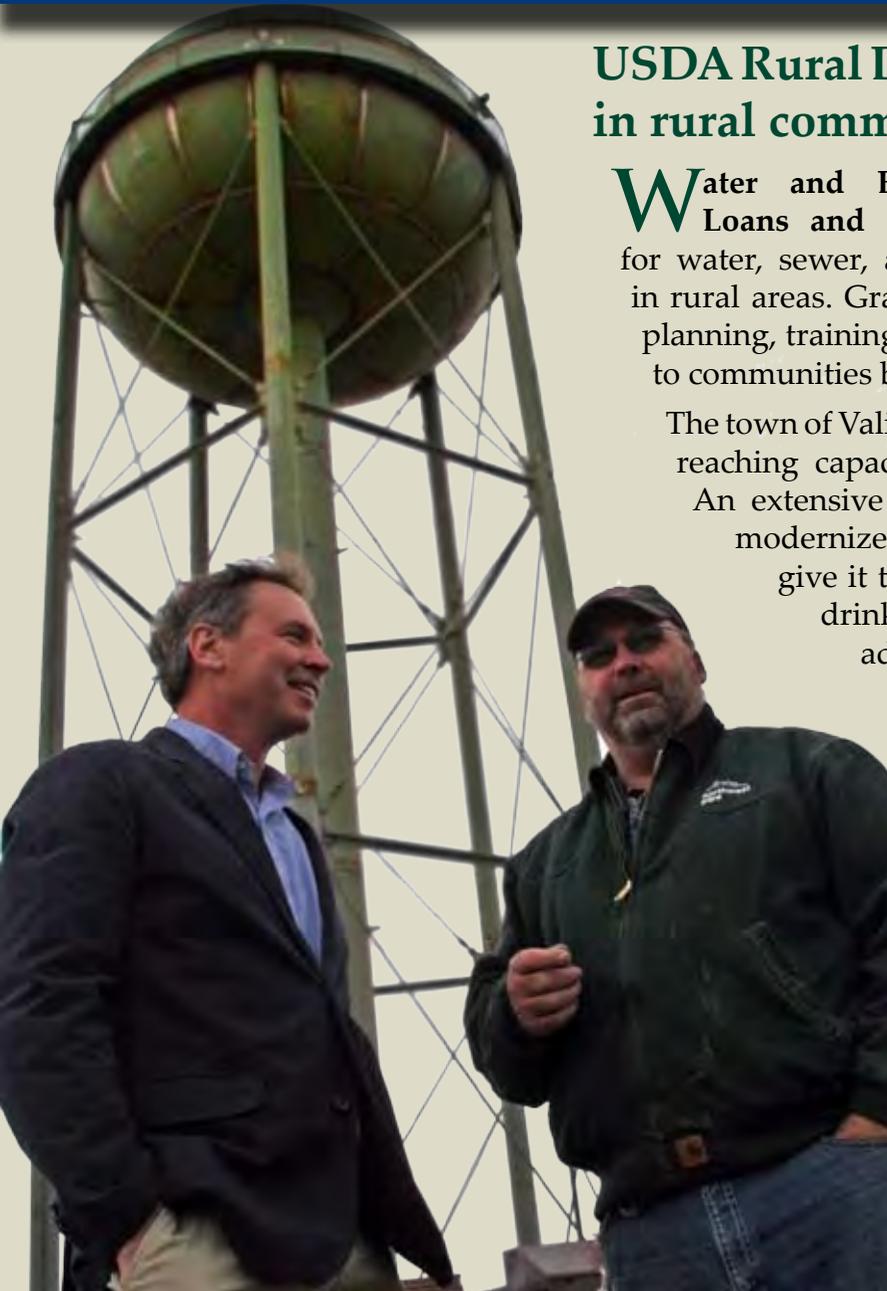
long into the future.

Eight new projects were funded this year including projects in Froid, Gallatin Gateway, Lodge Grass, Lame Deer, Sun Prairie, Big Sandy, Libby, and the Helena valley.

Water & Environmental Programs



Rural Development State Director Matt Jones (L) and Valier Public Works Director Leo Malinak inspect the progress on the final completion of the new community water tank.



Telco & Electricity Programs

Direct Telecommunications Loans
\$71,671,521

Direct Electric Loans
\$31,583,000

The Telecommunications Program creates public/private partnerships to finance the construction of telecommunications infrastructure in rural America. USDA Rural Development makes loans to finance the improvement, expansion, construction, or acquisition of telecommunications facilities in rural areas. The Rural Electric Program makes insured loans and loan guarantees to nonprofit and cooperative associations, public bodies, and other utilities. Insured loans primarily finance the construction of facilities for the distribution of electric power in rural areas. The guaranteed loan program has been expanded and is now available to finance generation, transmission, and distribution facilities in rural areas.





HOUSING PROGRAMS MATRIX

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Single Family Home Ownership Guaranteed Loans	Assist eligible applicants in buying homes by guaranteeing loans from private lenders	Families and individuals apply to a private lender	Loans may be made to purchase new or existing homes	Rural areas and communities of 20,000 or fewer population	Loan guarantee	30 years, fixed rate interest negotiated between lender and borrower. Loans to 100% of market value
Single Family Home Ownership Loans	To provide safe, well-built, affordable homes for rural Americans	Families and individuals apply to Rural Development	Buy or build rural homes as the applicant's permanent residence		Direct loan	Up to 100% of market value. Loan amortized for 33 years. Applicant may be eligible for payment assistance (subsidy) on the loan
Single Family Home Repair Loans and Grants	To help very-low income applicants remove health and safety hazards, make essential repairs or make accessible for residents with disabilities	Families and individuals that currently own their own home apply to Rural Development	Loan and grant purposes include: Winterizing, purchase or repair of heating system, structural repair, water/sewage connect fees, and similar uses		Direct loan and grant	Loan terms to 20 years at 1%. Assistance to individuals may not exceed \$20,000. Grants available to applicants 62 years or older with limited income. Maximum grant is \$7,500
Mutual Self-Help Housing	Individuals build homes as a group with construction guidance of a non-profit organization	Families and individuals apply to participating non-profit agency. Grant funding available to non-profits for administration	Loan applications are processed on an individual basis for each participating family. Loan is provided for site, material, and skilled labor		Direct loan and grant	The individual families receive a direct loan. The non-profit housing organization receives grant to hire a supervisor and pay other administrative expenses
Rental Housing for Families and Elderly Direct Loans and Loan Guarantees	Safe, well-built and affordable rental housing for rural Americans	Individuals, profit and non-profit organizations. For guarantees, apply to intermediary; for direct, apply to RD	New construction or substantial rehabilitation of rental housing		Direct loan or loan guarantee	Up to 100% of market value (non-profits); 97% (for profit). Long terms for affordable debt service
Housing Preservation Grants	Repair and rehabilitate single family housing or rentals	Public bodies and non-profit corporations apply to Rural Development	Operate a program that finances the repair and rehabilitation activities for single family and rental properties		Grant	2 year grant term
Farm Labor Housing	Safe, well-built affordable housing for farm labor workers	Farms, farm organizations and corporations, non-profits, Tribes, and public agencies	New construction or acquisition with substantial rehabilitation of farm labor housing. On or off-farm eligible		No limit	Direct loan and grant

BUSINESS PROGRAMS MATRIX



Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Business & Industry Loan Guarantees	Create jobs and stimulate rural economies by providing financial backing for rural businesses	Business applies through federal or state-chartered banks, credit unions, or savings & loan associations	Most legal business purposes except production agriculture. Uses include acquisition, start-up and expansion of businesses that create rural employment	All areas except cities of more than 50,000 and their immediately adjacent urban or urbanizing areas	Loan guarantee	Lender and borrower negotiate terms. Interest rate tied to published rate that may change no more often than quarterly
Rural Business Enterprise Grants	Finance and facilitate the development of small and emerging private businesses	Public bodies and non profit corporations apply to Rural Development	Recipients can use grant funds to assist small businesses obtain technical help, training, or by providing small loans	All areas except cities of more than 50,000 and their immediately adjacent urban or urbanizing areas	Grant	When grant funds are used for a revolving loan fund, the intermediary makes loans to businesses with terms consistent with security offered
Intermediary Relending Program	Finance business facilities and community development projects in rural areas	Public bodies, non profit corporations, tribes, and cooperatives apply to Rural Development	Finances revolving loan funds to invest in community development projects, establishment or expansion of businesses, creation or saving of rural jobs	Rural areas and places with population fewer than 25,000	Direct loan	The intermediary makes loans to businesses from its revolving loan fund on terms consistent with security offered. Intermediary pays 1% for 30 years
Rural Economic Development Loans & Grants	Finance economic development and job creation in rural areas	RUS financed electric and telephone cooperatives apply to Rural Development	Grants fund revolving loan funds, and loans can be passed through to business startup or expansion projects that create rural jobs	Rural areas and places with population fewer than 50,000	Direct loan	The intermediary, electric or telephone cooperatives, make loans to profit or non-profit business and public bodies for rural economic development and/or job creation projects. Loans are 0% for 10 years
Renewable Energy & Energy Efficiency Grants	Matching grant program for renewable energy systems or energy efficiency improvements	Small businesses, farmers, and ranchers	Pay up to 25% of project costs including wind, solar, biomass, geothermal, or other renewable energy sources. Also can be used to make energy efficiency improvements	All areas except cities of more than 50,000 and their immediately adjacent urban or urbanizing areas	Grant	Availability of grant funds is announced annually in the Federal Register. Contact the Montana State Office for more information
Renewable Energy & Energy Efficiency Loan Guarantees	Provides financial backing on loans to install renewable energy or energy efficiency improvements	Small businesses, ag producers apply through federal or state-chartered banks	Finances up to 75% (50% if a renewable energy grant of 25% is also included) of project costs	All areas except cities of more than 50,000 and their immediately adjacent urban or urbanizing areas	Loan guarantee	Lender and borrower negotiate terms. Interest rate tied to published rate that may change no more often than quarterly
Value-Added Producer Grants	Matching grant program for value-added ventures	Agricultural producers and producer organizations	Used to conduct feasibility analyses, develop business and marketing plans, and conduct other types of research to establish a viable value-added business venture. Can also be used to establish working capital accounts	Not applicable	Grant	Feasibility studies, business plans, and possibly other studies will be required before grant funds can be used as working capital



COMMUNITY PROGRAMS MATRIX

Program	Objective	Applicant	Uses	Population	Loan/Grant	Terms/Conditions
Water & Waste Disposal Loans & Grants	Providing infrastructure for rural areas	Public entities, tribes, and non-profit corporations apply to Rural Development	Construct, repair, modify, expand, or improve water supply and distributino systems, waste collection and treatment systems, and other related costs	Rural areas and places with up to 10,000 population	Direct loan, grant, or loan guarantee	Interest rates are set quarterly based on an index of current market yields for municipal obligations. Repayment maximum 40 years. Grant funds may be available
Water & Waste Predevelopment Planning Grants	Pay costs associated with developing a water or sewer preliminary engineering and/or environmental report for funding	Public entities, tribes, and non-profit corporations apply to Rural Development. The applicant must demonstrate that they do not have the funds available to pay for the preliminary costs	Pay for items needed for an application such as a Preliminary Engineering Report, Environmental Report, etc. No payment for costs incurred before grant award	Rural areas and places with up to 10,000 population. MHI below 80% of the State Non-Metro MHI	Grant	Grant cannot exceed 75% of the planning costs or \$25,000, whichever is less
SEARCH Grant				Same, except only up to 2,500 population		Grant cannot exceed 100% of the planning costs or \$30,000, whichever is less
Solid Waste Management Grants	Provide technical assistance and/or training to help communities reduce the solid waste stream	Non-profit organizations and public bodies contact the Rural Development State Office	Provide technical assistance and training to reduce polution of water resources and improve management of solid waste facilities, reduction of solid waste streams	Rural areas and places with up to 10,000 population	Grant	Projects funded based on selection at the national level
Community Facilities Program	Provide essential community facilities for rural communities	Public bodies and non-profit groups. Guarantees apply to intermediary, direct and grant apply to Rural Development	Build facilities, buy essential equipment, public safety, schools, libraries, hospitals	Rural areas and communities of 20,000 or fewer population	Direct loan, grant, or loan guarantee	Up to 40 years amortization or life of security
Electric & Telecommunication	Provide financial aid through direct and guaranteed loans	Non-profit and cooperative associations, public bodies, and other utilities	Generation, bulk transmission facilities, and distribution of electric power. Enhance 911 emergency service, digital switching equipment, fiber optic cable	Rural areas	Direct loan or loan guarantee	Interest rates are established in accordance with 7 CFR 17145
Distance Learning & Telemedicine	Development and deployment of advanced telecommunication services throughout rural America	An incorporated entity, including municipal, that operates or will operate educational or health care institutions	Equipment for classrooms: Cameras, video monitors, computers, LAN; and for physician consultation, radiology, x-ray, and digital microscopes	Rural areas	Direct loan and grant	Matching funds are required
Broadband	Facilitate deployment of new and innovative technologies to provide two-way data transmission of 200 kbps or more	Legally organized entities providing or proposing to provide broadband service in eligible rural communities.	Construction, improvement and acquisition of facilities, and equipment to provide broadband service	Rural areas and communities of 20,000 or fewer population	Grant, direct loan, or loan guarantee	Minimum direct or guaranteed loan is \$100,000

MONTANA OFFICES



Bozeman Area Office / State Headquarters

2229 Boot Hill Court • Bozeman, MT 59715
ofc: (406) 585-2530 • fax: (406) 585-2537

Serving: Beaverhead, Broadwater, Deer Lodge, Gallatin, Golden Valley, Jefferson, Lewis & Clark, Madison, Meagher, Park, Silver Bow, Stillwater, Sweet Grass, and Wheatland Counties.



Billings Area Office

1629 Ave. D - A6 • Billings, MT 59102
ofc: (406) 657-6297 Ext. 4 • fax: (406) 657-6294

Serving: Big Horn, Carbon, Carter, Custer, Daniels, Dawson, Fallon, Garfield, McCone, Musselshell, Powder River, Prairie, Richland, Roosevelt, Rosebud, Sheridan, Treasure, Valley, Wibaux, Yellowstone, and Crow, Ft. Peck, and N. Cheyenne Indian Reservations.



Great Falls Area Office

ofc: (406) 727-7580 Ext. 4 • fax: (406) 452-3806
12 3rd St. NW - Ste 300 • Great Falls, MT 59404

Serving: Blaine, Cascade, Chouteau, Fergus, Hill, Judith Basin, Liberty, Petroleum, Phillips, Pondera, Teton, Toole, and Ft. Belknap and Rocky Boy's Indian Reservations.



Bozeman Area Office / Helena Sub-Office

ofc: (406) 449-5000 Ext. 4 • fax: (406) 449-5008
790 Colleen Street • Helena, MT 59601

Serving: Beaverhead, Broadwater, Deer Lodge, Gallatin, Golden Valley, Jefferson, Lewis & Clark, Madison, Meagher, Park, Silver Bow, Stillwater, Sweet Grass, and Wheatland Counties.



Kalispell Area Office

ofc: (406) 756-2005 Ext. 4 • fax: (406) 756-2018
450 Corporate Dr. Ste 111 • Kalispell, MT 59901

Serving: Flathead, Glacier, Lake, Lincoln, and Blackfeet and Flathead Indian Reservations.



Missoula Area Office

ofc: (406) 829-3395 Ext. 4 • fax: (406) 829-3437
3550 Mullan Rd. Ste 106 • Missoula, MT 59808

Serving: Granite, Mineral, Missoula, Powell, Ravalli, and Sanders Counties.



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