Homeowners who have their home loans funded through USDA Rural Development and who will be impacted by the closing of the Tenneco Inc. manufacturing plant in Cozad should contact USDA's Centralized Service Center in St. Louis, MO, for possible payment relief.

The center handles the servicing of USDA Rural Development home loans.

When the household income of a Rural Development home loan borrower is affected by an event such as the plant closure, some payment alternatives are available if the borrower is determined eligible, according to Maxine Moul, Nebraska state director of USDA Rural Development.

One option is through payment assistance, whereby Rural Development pays a portion of the monthly payment, thus lowering the monthly house payment of the borrower.

If circumstances are beyond a borrower's control, and the borrower is temporarily unable to make the scheduled monthly payment; a moratorium may provide assistance. A moratorium is a suspension of the payment for a period of time and is subject to repayment at a later date.

Both servicing mechanisms require an application package which may be obtained by contacting a customer service representative at 1-800-414-1226 or 1-800-438-1832 (TDD/TTY) from 7 a.m. to 5 p.m., Monday through Friday.

Account numbers and Social Security numbers should be available when calling.

Affected home loan borrowers, who utilized the USDA Rural Development Guaranteed Rural Housing (GRH) Loan program, should contact the lender who provided the loan.