

D Shelter Insurance

Treat types of shelter insurance expenses as follows:

- Fire insurance expenses billed separate from a mortgage for the shelter are ALLOWABLE.
Mandatory fees billed to a participant by a rural fire department for fire protection are ALLOWABLE.

NOTE Average these expenses over the number of months the bill is intended to cover, no matter how long the approval period is or when it started. (See [Averaging Expenses](#))

- Flood Insurance for the home itself is ALLOWABLE.
- Vehicle insurance (comprehensive and collision) when the participant is living in the vehicle, is ALLOWABLE. (See [Mortgage](#))
- Lenders Interest Coverage that is a required part of the insurance coverage on the property is ALLOWABLE.
- Private Mortgage Insurance (PMI) required by the lender for protection in case of foreclosure, is ALLOWABLE.
- Separate costs for insuring furniture or personal belongings are NOT ALLOWABLE. When the portion of the cost of insurance for the structure cannot be separated from the costs for furniture and personal belongings, the entire amount is ALLOWABLE.
- The following optional insurance payments are NOT ALLOWABLE:
 - Disability Insurance
 - Death-Life Insurance
 - Rental Insurance (when not mandated)

For procedures regarding verification of shelter insurance, see [Shelter Insurance Verification](#).

(See [Shelter Expenses](#))

Key the expense on EXPC using the IN Expense Code.