

Will the Fact that You Own Rental Property Negatively Impact the Amount of Your Social Security Disability Payments?

Q: What are the reasons so many disability claims through Social Security are not approved?

A: Most claims that are not approved do not have sufficient medical evidence regarding the condition of the claimant. Some people assume certain injuries speak for themselves, but thorough medical proof is needed for all claims. In some cases, the treating physician did not provide enough information to show how the condition negatively impacts the work capacity of the claimant. In order to receive approval, an application for social security disability benefits must provide evidence that the injury of a claimant prevents him from working in previous fields of employment, as well as other qualified work possibilities. The claim examiner for your case will not be able to make a fair judgment if your file does not have current medical data or supporting documentation from your doctor, no matter what your injury. Make sure you seek treatment for your condition and that your disability examiner has the most current and thorough information about your case. Strong medical proof will give your claim the best chance of approval.

Q: If you are in debt, are the social security disability payments you receive in jeopardy of being taken away by a collection bureau?

A: No collection agent can take away your checks, if you collect SSI benefits. On the other hand, certain creditors can collect Social Security Disability Insurance benefits. If you are in financial trouble with businesses, credit card companies, mortgage companies, etc, they cannot touch your payments. Government entities can collect your benefits checks, however. For instance, the government can dip into your social security disability benefits payments if you are behind on a government insured student loan. Additionally, your payments can be taken away to pay alimony and child support.

Q: Can owning rental properties hurt your chances of being awarded approval for social security disability?

A: Only your ability to earn a working wage affects determination of social security disability benefits. Things like dividends from investments and income you collect via rent are not considered when establishing your eligibility for disability benefits. If, however, you are applying for supplemental security income benefits, rental payments and other investments are a factor. Only those with limited financial resources are eligible for Supplement Security Income benefits.

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