

2014 General Assembly
Consumer, Housing and Utility Bills
*** Passed Bills**

Consumer	HB 19	Yonts	Limits on property tax collection after 11 year statute of limitation: extinguish personal debt, prohibit tax return offset and nullify certificates of delinquency
Consumer	HB 76	Nelson	Require Department of Education to develop financial literacy program; require course in financial literacy prior to high school graduation
Consumer	HB 77	Nelson	Require Department of Education to develop financial literacy program; require high school students to complete course in financial literacy
Consumer	HB 110	Graham	Towing and storage liens on motor vehicles: allow sale of vehicle's contents to satisfy lien; allow for return of personal contents upon request by owner
Consumer	HB 122	Henderson	Prohibit Department of Revenue from collecting debts for public colleges and universities and quasi-governmental entities
Consumer	HB 129	Yonts	Eliminate state financial support for property valuation administrators and requirement for jailers to submit 25% of fees to local governments
Consumer	HB 133 *	Gooch	Establish licensing for recreational vehicle dealers; include recreational vehicles in installment sales contracts and motor homes in odometer provisions
Consumer	HB 143	Floyd	Set appraisal method of motor vehicles older than 20 years for property taxes at actual value in 19th year reduced by 10% each year
Consumer	HB 176 *	Smart	When publishing list of delinquent city taxes, prorate publication costs among delinquent taxpayers, in lieu of \$5 fee per delinquent taxpayer; more
Consumer	HB 206 *	Greer	Clarify that loan modification resulting in lower interest rate is secured by the original mortgage
Consumer	HB 207	Riggs	Create Board of Roofing Contractors; establish license and permit standards, penalties for conducting roof work without license or permit
Consumer	HB 218 *	Upchurch	Require auto insurance card only within 45 days of transfer or change in insurance; make listing in AVIS database sufficient evidence of coverage
Consumer	HB 223	Glenn	Create commission to develop financial literacy programs; members recommended by KY Bankers Association and KY Deferred Deposit Association

Consumer	HB 232 *	Riggs	Require consumer notification when a data breach reveals personally identifiable information; creates cause of action to enjoin or for damages
Consumer	HB 263	Burch	Charitable gaming: establish a registry of individuals who have been disqualified from serving as a volunteer for a charitable organization; more
Consumer	HB 272	Rand	Financial matters “grab bag:” conform to finalized litigation on return of a motor vehicle to a dealer within 60 days; more re appraisers, other matters
Consumer	HB 273	Koenig	Allow local governments to collect 911 fees from telematics service connections, CMRS service connections, and VoIP service connections
Consumer	HB 303	Meredith	Authorize insurance producers to receive payment for arranging insurance premium financing; require disclosures; details
Consumer	HB 316 *	Damron	Allow consumer loan company to exclude credit insurance from finance charge if insurer waives subrogation rights against borrower
Consumer	HB 317	Gooch	Prohibit solicitation of any service relating to making a claim for basic reparation benefits, rather than related to a motor vehicle accident
Consumer	HB 335	Stumbo	Establish a False Claims Act for civil liability for fraud against state; allow AG or private citizens to sue; provide protections for whistleblowers
Consumer	HB 357 *	Damron	Allow self-service storage operator to offer personal property insurance; require consumer protection disclosures to occupant leasing the space
Consumer	HB 360	Horlander	Set appraisal method of motor vehicles older than 20 years for property taxes at actual value in 19 th year reduced by 10% each year; same as HB 143
Consumer	HB 369 *	Yonts	Reduce statute of limitations for actions on written contracts from current 15 years to 10 years
Consumer	HB 375 *	Damron	Authorize an association, including individual unincorporated underwriters, to transact insurance subject to minimum capital and surplus requirements
Consumer	HB 376	Kay	Create non-refundable income tax credit for contributions of real property for conservation easements; details
Consumer	HB 377	Keene	Create first lien priority status over other recorded liens for charges for towing and storage of motor vehicles
Consumer	HB 403	Jenkins	Allow land banks to issue bonds, redevelop properties for commercial use, retain proceeds of sale and 50% of ad valorem taxes for 5 years

Consumer	HB 414 *	Damron	Allow conversion of \$10K+ life insurance policies to life settlement contracts for long-term care costs; exclude proceeds as asset for Medicaid
Consumer	HB 425	Collins	Require Motor Vehicle Commission to include at least one member of the public on advisory committees
Consumer	HB 457	Floyd	Allow purchase of corporate owned life insurance (COLI) insuring life of employees; allow employee to refuse coverage in most cases
Consumer	HB 481	De. Butler	Permit automotive recycling dealer or secondary metals recycling dealer to purchase a motor vehicle 10 years old or older without a title
Consumer	HB 487	Greer	Require insurer to perform comparison of insureds in-force life insurance policies against a Death Master File on semiannual, not quarterly, basis
Consumer	HB 490	Jenkins	Reduce right of redemption in foreclosure from 1 year to 6 months; require redeemer to pay purchaser sale price, plus 10% and costs of maintenance & repair
Consumer	HB 498	Richards	Require property insurers to offer sinkhole damage coverage for an additional premium
Consumer	HB 576	King	Require insurer offering property insurance to include coverage for catastrophic ground cover collapse from sinkholes in all policies
Consumer	SB 36 *	Buford	Right of redemption in foreclosure sales: reduce from one year to six months if the sale does not bring two-thirds of appraised value; plus repair costs
Consumer	SB 84	McDaniel	Require auto recycler or salvage yard to ascertain that a vehicle does not have any unpaid liens or taxes owed upon it before surrendering title
Consumer	SB 86 *	Gregory	Allow Asset Resolution Corporation (student loan debt collector for US Dept. of Education and others) to adopt bylaws and rules for its business
Consumer	SB 114 *	Carpenter	Consumer loans: change the dollar-amount classifications which are used to determine maximum charges; 3% up to \$2500; 2% over \$2500
Consumer	SB 116	McDaniel	Establish bad-faith assertion of patent infringement as violation of CPA; allow remedies under CPA, plus exemplary damages up to 3x actual or \$50,000
Consumer	SB 132	Carroll	Establish 6 year SOL for credit card default; allow assignee to charge interest after charge-off; increase exemptions (personal to \$5K, homestead to \$15K)
Consumer	SB 150 *	Carpenter	Self-storage liens: allow default and sale notices by electronic mail only; limit late fees to \$20 or 20% of monthly fee; more

Consumer	SB 165	Parrett	Implement Kentucky Financial Literacy Program; require high school student to complete financial literacy curriculum prior to graduation
Consumer	SB 178	Gregory	Enact Kentucky Nonprofit Corporation Act and Kentucky Unincorporated Nonprofit Association Act; allow transitions to “public benefit corporations”
Consumer	SB 183	Webb	Require owner consent, court order or emergency to release information from motor vehicle event data recorder; \$500 fine for violation; details
Consumer	SB 214	Girdler	Change judgment interest rate to lesser of 12% or 1% above prime; eliminate interest on punitive damages and future or noneconomic damages before judgment
Consumer	SB 226	Webb	Require pawnbrokers to get proof of ownership by seller and create and maintain a record of sale for use by law enforcement for crime investigation
Consumer	SB 235	McGarvey	Allow state to escheat US Savings Bonds proceeds that go unclaimed for 3 years; require notice by publication; set SOL for challenge at 15 years
Consumer	SCR 140	Clark	Urge Congress to enact Glass-Steagall-inspired legislation currently before Congress, to separate commercial and investment banking functions
Housing	HB 31	Tilley	Eminent domain: condition exercise of condemnation authority upon approval of PSC after review of delineated statutory criteria
Housing	HB 36	Wayne	Establish tax credit for noise insulation installed in a residential structure located within a designated airport noise contour
Housing	HB 65	Jenkins	Create rebuttable presumption that property transfers made by exploited adults without consideration were made under undue influence; cause of action to void
Housing	HB 166	Jenkins	Allow victim of assault, domestic violence or stalking to terminate lease upon 30 days’ written notice to the landlord
Housing	HB 167	Osbourne	Eminent domain: allow separately deeded tracts of land owned by same person to be considered as single parcel for valuation purposes
Housing	HB 175 *	Smart	Allow Kentucky Housing Corporation to act for lenders and holders to service mortgage loans; delete exemption from DOI laws, regulations
Housing	HB 188	Rudy	Allow city or county to add ambulance-service membership charges and subscriber fees to property tax bills

Housing	HB 278	Owens	Alcohol impact areas: allow designation by local government by ordinance if criteria are met; establish voluntary control options; more
Housing	HB 282	Palumbo	Allow community development projects to qualify as economic development projects; make eligible for sales tax incentives; definitions; details
Housing	HB 314 *	Palumbo	Landscape architect “housekeeping.” update requirements for licensure, inactive licenses and retired licenses; more
Housing	HB 331	Riggs	Omnibus city reclassification bill: rework classification of cities based on population size and type of governing body; details
Housing	HB 356	Marzian	Require Energy and Environment Cabinet to establish Commonwealth Conservation Builder certification program for building debris diversion
Housing	HB 456	Kay	Allow a 60-day grace period after expiration to renew HVAC license; allow termination or payment of renewal fee for reinstatement after grace period; more
Housing	HB 486	Hall	Create income tax credit for taxpayers who purchase ENERGY STAR manufactured homes between 1/2017 and 12/31/2021
Housing	HB 541	Jenkins	Protect tax delinquencies from sale for properties in identified redevelopment areas; streamline eminent domain process for blighted properties
Housing	HB 542 *	DeWeese	Allow TIF financing for 3 mixed uses that equal 20% of a total mixed-use redevelopment project under a consolidated local government
Housing	HB 544	Crenshaw	Allow urban-county government to impose additional 2.5 % transient room tax to support mixed-use economic development projects
Housing	HB 561	Horlander	Clarify that all forms of local governments may certify properties as blighted/deteriorated and may take properties through eminent domain
Housing	SB 14	Higdon	Allow eminent domain to be used only in cases where the condemnor is a utility regulated by the Public Service Commission
Housing	SB 21	Higdon	Limit eminent domain for oil and gas pipelines to oil and gas subject to the severance tax

Housing	SB 37	Jones	Clarify that an HVAC service company shall not install or replace HVAC systems; more
Housing	SB 97	McGarvey	Allow planning unit to incorporate airport noise overlay districts and provide guidelines on acoustical insulation benefits to structures within zone
Housing	SB 101	McDaniel	Allow local governments to post required ads online in lieu of newspaper publication, if one-time advertisement is published in actual newspaper
Housing	SB 144 *	Givens	Require planning commission to make zoning change recommendations within 60 days; allow BOZA to revoke conditional use permits for non-compliance
Housing	SB 181	Westerfield	Require Circuit Courts to decide appeals of planning and zoning decisions within 120 days; require supersedeas bond to offset any losses during appeal
Utilities	HB 63	Gooch	Require retail electric suppliers to maintain a 30-day supply of fuel for electricity generation
Utilities	HB 192 *	Yonts	Exclude TVA municipal utilities from reporting fees and ad valorem taxes; limit reporting of fees/taxes by other special purpose governmental agencies; more
Utilities	HB 195	Marzian	Require retail electric suppliers to implement energy-efficiency measures, including measures to achieve residential energy savings for low-income families
Utilities	HB 291 *	Denham	Require unregulated utility, before siting a generation facility, to hold public meeting in county where it will be located (upon request by a local government)
Utilities	HB 387	Mills	Require entity constructing natural gas liquids pipeline to apply for construction certificate from KY State Board on Electric Generation and Transmission
Utilities	HB 388 *	Gooch	Establish criteria for Energy Cabinet to set performance standards for CO2 emissions from existing fossil fuel-fired electric generating units
Utilities	HB 404	Kay	Allow local governments to establish energy project assessment district programs financed by assessments on participating properties; allow bonds; details
Utilities	HB 443	Sinnette	Allow cities to deny utility franchisees the ability to recover from ratepayers the franchise fee by adding a fee or surcharge to the bill; more

Utilities	HB 485	Hall	Require PSC to establish additional utility service shut-off and reconnection protections for hardship situations; notice requirements; more
Utilities	HB 508	Westrom	Kentucky River Authority: proscribe multiple members from same county or employees, officers, or directors of a for-profit water utility
Utilities	HB 535	Riggs	Increase rated capacity limit of 30 kilowatts to 500 kilowatts for electric generating facilities eligible for net metering
Utilities	HB 560	Hall	Allow natural gas utility to recover in rates part of the cost of infrastructure for fueling stations to offer natural gas as a vehicle fuel
Utilities	HB 573	Adkins	Require PSC to reconsider previous multistate transaction orders if out-of-state public utility commission fails to approve transaction/utility plan
Utilities	SB 35	Jones	Increase Public Service Commission membership from 3 appointed members to 7 members, one elected from each Congressional district
Utilities	SB 48	Carroll	Create new governing board for certain electric and water plant boards, establish size, municipal appointees, county appointees; details
Utilities	SB 91 *	Carpenter	Allow Public Service Commission to deliver orders by electronic transmission (emails, hyperlinks) unless a party objects in writing
Utilities	SB 99	Hornback	“ATT bill:” end PSC authority over phone exchanges with 15K+ housing units; reduce obligation to provide basic local exchange (wireline); more
Utilities	SB 123 *	Parrett	Delete requirement that sewerage corporations notify all customers in writing of proposed rate change and probable financial impact
Utilities	SB 152	Girdler	Set procedures for valuation of assets and rate base calculations in acquisition of existing water or sewer utilities by investor-owned utilities; details
Utilities	SB 219	Higdon	Create prepaid wireless service charge of \$.70 per month divided by \$25 (\$.0028 per mo) collected by Revenue from sellers; earmark for CMRS fund