

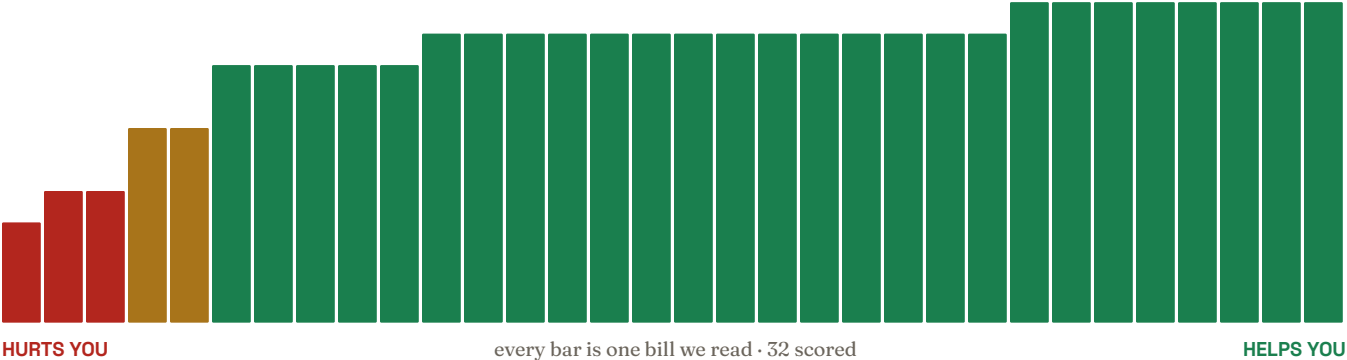


OBILLERATE • WATCHDOG

Kentucky Bill Book

2026

The Kentucky bills that matter most, each scored 1–10 on one question: does it help everyday people, or the interests behind it?



Our take on the left. The bill on the right. Room for your notes.

Every spread is one bill, twice.

On the **left** is our take: the Billometer score, what the bill means for you, and the factor-by-factor reasoning behind that score. On the **right** is the bill on the record: its official title, its status, where to read the real text, and space for your own notes.

THE BILLOMETER

One number, 1 to 10, answering a single question: does this help everyday people or hurt them? 1–4 hurts, 5–6 is mixed, 7–10 helps. It is our editorial judgement — which is exactly why every page shows the reasoning behind it. If you disagree with a score, you can see precisely where you disagree.

HOW THESE BILLS WERE CHOSEN

Ranked, not cherry-picked. This edition prints the 10 lowest-scoring and 10 highest-scoring of the 32 Kentucky bills we have fully analysed. A bill only qualifies if it passed our verification step, has a recorded official status, and has its reasoning attached. Thin entries are left out rather than padded. Note that only 143 bills in the entire country score 3 or below, so in most places the bottom of the list is not evil — it is merely mixed, and we label it that way.

THESE ARE PROPOSALS, NOT LAW

Unless a status line says otherwise. Bills move constantly; every page shows the status we recorded on 2026-07-29 and links to the live version.

Bill data from LegiScan (CC BY 4.0), Congress.gov and OpenStates. Analysis and scoring are Obillerate's own. Scores are editorial opinion, not legal advice — always read the official text before acting. Found an error? www.obillerate.com/corrections

10 worst, 10 best

THE WORST — LOWEST SCORING

2/10	HB91	The Insurers Dodge Bill — Outofstate insurers could dodge Kentucky insurance rules
3/10	HB423	The Neighbor Lawsuits Bill — Racing tracks get immunity from neighbor lawsuits under emergency bill
3/10	HB530	The Permit Delays Bill — Permit delays end as Kentucky speeds up approvals
5/10	HB543	The Experimental Drugs Bill — Kentucky bill lets patients try experimental drugs, limits lawsuits
5/10	HB98	The Higher Health Bill — Kentucky retirees get higher health subsidies, workers pay more
7/10	HB63	The Fake Videos Bill — New rules for fake videos
7/10	HB394	The Fund Political Bill — Tax dollars can't fund political lobbying, citizens can sue
7/10	HB21	Kentucky bill would require counseling for pregnant people
7/10	HB426	The Renters Credit Bill — Kentucky offers renters up to \$1,000 tax credit
7/10	HB482	The Vape Deliveries Bill — Kentucky bill would force age checks on vape deliveries

THE BEST — HIGHEST SCORING

9/10	HB319	The Unmade Repairs Bill — Kentucky tenants could sue landlords for unmade repairs
9/10	HB937	The Local Towns Bill — Local towns get more say over big tech buildings
9/10	HB18	The Owners Report Bill — Kentucky bill makes gun owners report lost or stolen guns
9/10	HB227	The Kids Online Bill — Kentucky kids' online safety: parents can sue
9/10	HB201	The Computer Programs Bill — Kentucky bill stops computer programs from setting your rent
9/10	HB285	The Veterans Property Bill — Disabled Kentucky veterans could get a big property tax break
9/10	HB632	The Ages & Parent Bill — Kentucky bill makes app stores verify kids' ages and get parent OK
9/10	HB633	The Online Tricks Bill — Kentucky bill protects kids from online tricks
8/10	HB279	The Improve Mental Bill — New bill aims to improve mental health coverage in Kentucky
8/10	SB117	The Employee Status Bill — New rules to stop companies from faking employee status

The Insurers Dodge Bill

Outofstate insurers could dodge Kentucky insurance rules

KY HB91 • Healthcare & Insurance

2/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

If passed, Kentucky residents could see fewer protections on their health plans and the state could lose tax revenue, while outofstate insurers get a cheaper way to sell policies.

WHY IT SCORES 2/10 — THE RECEIPTS

- Accountability (hurts)** — Insurers not held to state insurance regulations.
Exempting outofstate insurers reduces oversight and accountability.
- Rights & Protections (hurts)** — Consumer protections weakened.
Skipping state insurance rules may lower safeguards for policyholders.
- Who Bears the Cost (hurts)** — Tax revenue lost to state.
State loses taxes and fees that would otherwise help fund public services.
- Process Transparency (neutral)** — Early stage bill.
The bill is just introduced; details are limited.

WHO'S BEHIND IT

Republican-sponsored (2R / 0D)

AN ACT relating to health insurance coverage by out-of-state insurers.

Introduced · recorded 2026-01-07

The bill would let insurers from other states skip Kentucky insurance rules and taxes, which could lower consumer protections and cost the state money.

Insurers

Official text (KY HB91) — <https://apps.legislature.ky.gov/record/26RS/hb91.html>

LegiScan — HB91 — <https://legiscan.com/KY/bill/HB91/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb91-067510

The Neighbor Lawsuits Bill

Racing tracks get immunity from neighbor lawsuits under emergency bill

KY HB423 • Immunity & Accountability

3/10

OBLITERATE

Hurts everyday people

1 • hurts you

helps you • 10

WHAT THIS MEANS FOR YOU

Neighbors of a race track would lose the chance to sue if the track was there first. That means any noise, traffic, or other trouble stays with them. The bill helps track owners, not everyday people.

WHY IT SCORES 3/10 — THE RECEIPTS

Accountability (hurts) — Immunity reduces accountability for track owners.

Track owners cannot be sued for nuisance, limiting oversight.

Rights & Protections (hurts) — Removes right to sue.

Nearby property owners lose the ability to take legal action.

Who Bears the Cost (hurts) — Costs shift to neighbors.

Neighbors must absorb noise and traffic impacts without compensation.

Process Transparency (neutral) — No new transparency measures.

Bill does not require public reporting or oversight.

FOLLOW THE MONEY

Pushing for it: Motorsports racing facilities

Bearing the cost: Nearby property owners

WHO'S BEHIND IT

Republican-sponsored (4R / 0D)

AN ACT relating to motorsports racing facilities and declaring an emergency.

Introduced · recorded 2026-01-16

Racing facilities could not be sued for noise or other problems if they were built before nearby land was bought or built on.

Motorsports racing facilities

Official text (KY HB423) – <https://apps.legislature.ky.gov/record/26RS/hb423.html>

LegiScan — HB423 — <https://legiscan.com/KY/bill/HB423/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb423-084380

The Permit Delays Bill

Permit delays end as Kentucky speeds up approvals

KY HB530 • Housing & Property

3/10 **OBLITERATE**
Hurts everyday people



WHAT THIS MEANS FOR YOU

If passed, developers could get projects moving faster and avoid costly delays, while neighbors lose a chance to challenge permits unless they own nearby land.

WHY IT SCORES 3/10 — THE RECEIPTS

- Accountability** (neutral) — Adds some accountability but grants immunity.
Requires timely decisions and fee awards, but authority immunity reduces accountability.
- Rights & Protections** (hurts) — Limits who can challenge permits.
Only adjacent property owners with concrete harm can sue.
- Who Bears the Cost** (neutral) — Costs shift depending on outcome.
Authority pays fees when losing, applicant may pay fees if challenge fails.
- Process Transparency** (helps) — Sets clear timelines.
Mandates info on requirements and quick reviews.

WHO'S BEHIND IT

Republican-sponsored (5R / 0D)

AN ACT relating to permits.

Introduced · recorded 2026-01-30

The bill would force agencies to decide permits in 60 days or automatically approve them, and let applicants sue for fees if denied unfairly.

Construction

Official text (KY HB530) — <https://apps.legislature.ky.gov/record/26RS/hb530.html>

LegiScan – HB530 – <https://legiscan.com/KY/bill/HB530/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb530-103047

The Experimental Drugs Bill

Kentucky bill lets patients try experimental drugs, limits lawsuits

KY HB543 • Your Right to Sue

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

The bill could give sick people a new hope, yet it may leave them with huge bills and no legal recourse if things go wrong, so voters should watch it closely.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability (hurts)** — Manufacturers gain broad protection from lawsuits..
The bill prohibits private actions against manufacturers that exercised reasonable care.
- Rights & Protections (hurts)** — Reduces patient ability to sue for harms..
It bars lawsuits and limits licensing board actions against providers.
- Who Bears the Cost (hurts)** — Costs shift to patients..
Manufacturers may require patients to pay for the investigational treatment.
- Process Transparency (neutral)** — No clear changes to transparency..
The bill adds definitions but does not require public reporting.

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT relating to the use of experimental treatments for life-threatening or severely debilitating illness.

Introduced · recorded 2026-02-03

Kentucky would let patients get experimental treatments but could force them to pay and stop them from suing manufacturers.

Manufacturers

Official text (KY HB543) — <https://apps.legislature.ky.gov/record/26RS/hb543.html>

LegiScan – HB543 – <https://legiscan.com/KY/bill/HB543/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb543-106485

The Higher Health Bill

Kentucky retirees get higher health subsidies, workers pay more

KY HB98 • Healthcare & Insurance

5/10

TOLERATE

Mixed — some good, some bad



WHAT THIS MEANS FOR YOU

Retirees would see more help with medical costs, but the extra money would come from today's workers, so families may feel higher payroll cuts while hoping for better retirement care.

WHY IT SCORES 5/10 — THE RECEIPTS

- Accountability** (neutral) — neutral.
Bill does not change oversight mechanisms.
- Rights & Protections** (helps) — positive.
Increases health subsidies for retirees.
- Who Bears the Cost** (hurts) — negative.
Raises employee contribution to 2% of pay.
- Process Transparency** (neutral) — neutral.
No new reporting requirements.

WHO'S BEHIND IT

Bipartisan sponsorship (5R / 2D)

THE BILL ITSELF

AN ACT relating to retiree health provisions of the Kentucky Retirement Systems.

KY HB98

 Introduced · recorded 2026-01-07

WHAT IT DOES

The bill would raise monthly health subsidies for retired state employees, but would also raise current workers' contributions to fund those benefits.

WHO IT'S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (KY HB98) — <https://apps.legislature.ky.gov/record/26RS/hb98.html>

LegiScan — HB98 — <https://legiscan.com/KY/bill/HB98/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb98-067823

YOUR NOTES

The Fake Videos Bill

New rules for fake videos

KY HB63 • Privacy & Data

7/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

This bill aims to protect people from having fake videos of them spread online. It would create new rules about sharing these 'deep fakes' and set penalties for breaking them. It also sets a deadline for people to take legal action if their image is used without permission. This is important because fake videos can harm someone's reputation and cause distress. The bill is still early in the process, so now is the time for...

WHY IT SCORES 7/10 — THE RECEIPTS

- Accountability (helps)** — Creates new accountability for those who create and spread deep fakes..
This bill establishes criminal penalties and a civil statute of limitations for the...
- Rights & Protections (helps)** — Adds protections against the misuse of a person's likeness..
The bill creates limitations on the dissemination of deep fakes, aiming to protect...
- Who Bears the Cost (neutral)** — Costs associated with enforcement and potential legal action..
The bill outlines criminal penalties and civil statutes of limitations, implying...
- Process Transparency (neutral)** — Standard legislative process..
The bill has been introduced and referred to a committee, following a standard...

WHO'S BEHIND IT

Republican-sponsored (10R / 1D)

AN ACT relating to privacy protection.

Introduced · recorded 2026-01-07

This bill would make it against the law to share fake videos of people without their permission and set a time limit to take action.

Everyday People

Official text (KY HB63) – <https://apps.legislature.ky.gov/record/26RS/hb63.html>

LegiScan — HB63 — <https://legiscan.com/KY/bill/HB63/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb63-067975

The Fund Political Bill

Tax dollars can't fund political lobbying, citizens can sue

KY HB394 • Immunity & Accountability

7/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

The bill would let taxpayers hold officials accountable for misusing public money on politics, protecting fair elections and deterring corrupt lobbying, but it could also chill government communication.

WHY IT SCORES 7/10 — THE RECEIPTS

- Accountability (helps)** — adds civil liability.
creates cause of action for misuse of tax dollars
- Rights & Protections (helps)** — gives citizens right to sue.
allows class actions and damages per violation
- Who Bears the Cost (helps)** — shifts cost to officials.
bars liable persons from public positions for ten years
- Process Transparency (neutral)** — sets filing limits and venue.
establishes time limit and appropriate court

WHO'S BEHIND IT

Republican-sponsored (12R / 0D)

AN ACT relating to prohibited uses of tax dollars.

Introduced · recorded 2026-01-15

People could sue the government if tax money is used to push or oppose ballot measures, and officials could lose jobs for ten years.

Everyday People

Official text (KY HB394) — <https://apps.legislature.ky.gov/record/26RS/hb394.html>

LegiScan – HB394 – <https://legiscan.com/KY/bill/HB394/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb394-083322

Kentucky bill would require counseling for pregnant people

KY HB21 • Healthcare & Insurance

7/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

This could help moms get needed mental health help early, but it may shift some costs to the state if private insurers are exempted.

WHY IT SCORES 7/10 — THE RECEIPTS

- Accountability (helps)** — positive.
requires insurers to provide mental health counseling coverage
- Rights & Protections (helps)** — positive.
expands access to mental health care for pregnant people
- Who Bears the Cost (hurts)** — negative.
may shift cost to state if private plans are exempted
- Process Transparency (neutral)** — neutral.
adds federal approval step for health cabinet

WHO'S BEHIND IT

Democrat-sponsored (OR / 3D)

AN ACT relating to mental health coverage in connection with pregnancy.

KY HB21

The bill would make health plans cover counseling for pregnant and postpartum people at risk of depression.

Everyday People

Official text (KY HB21) — <https://apps.legislature.ky.gov/record/26RS/hb21.html>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb21-066282

The Renters Credit Bill

Kentucky offers renters up to \$1,000 tax credit

KY HB426 • Housing & Property

7/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

The credit would put money back in renters' pockets, helping lowincome families afford housing, but it would also reduce state tax revenue, meaning other services might feel the pinch.

WHY IT SCORES 7/10 — THE RECEIPTS

- Accountability** (neutral) — no new oversight.
Bill does not add accountability mechanisms
- Rights & Protections** (helps) — expands renter benefit.
Provides refundable credit to renters
- Who Bears the Cost** (hurts) — state loses revenue.
Refundable credit reduces tax receipts
- Process Transparency** (neutral) — requires reporting.
Dept of Revenue must track credits

WHO'S BEHIND IT

Democrat-sponsored (OR / 3D)

AN ACT relating to a tax credit for renters.

Introduced · recorded 2026-01-16

Renters could claim a refundable credit worth 25% of their rent, up to \$1,000, lowering their tax bill.

Everyday People

Official text (KY HB426) – <https://apps.legislature.ky.gov/record/26RS/hb426.html>

LegiScan – HB426 – <https://legiscan.com/KY/bill/HB426/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb426-084084

The Vape Deliveries Bill

Kentucky bill would force age checks on vape deliveries

KY HB482 • Consumer Protection

7/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

Kids stay safe from underage vaping, but stores may face extra paperwork and fines, so they might raise prices or limit delivery options.

WHY IT SCORES 7/10 — THE RECEIPTS

- Accountability (helps)** — adds penalties.
retailers, carriers, and consumers can be fined for illegal deliveries
- Rights & Protections (helps)** — protects minors.
requires age verification for hemp vape deliveries
- Who Bears the Cost (helps)** — cost on businesses.
fines fall on retailers and carriers rather than consumers
- Process Transparency (neutral)** — neutral.
verification steps added but no new public reporting

WHO'S BEHIND IT

Bipartisan sponsorship (1R / 1D)

AN ACT relating to hemp-derived vapor products.

Introduced · recorded 2026-01-23

The bill would make delivery drivers check you are 21 before handing you hemp vape products, and could fine retailers or carriers for breaking the rule.

Everyday People

Official text (KY HB482) — <https://apps.legislature.ky.gov/record/26RS/hb482.html>

LegisScan – HB482 – <https://legiscan.com/KY/bill/HB482/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb482-092564

The Unmade Repairs Bill

Kentucky tenants could sue landlords for unmade repairs

KY HB319 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill is a big win for renters. Right now, it can be hard to make landlords fix broken things, even when they are supposed to. This bill would give you a clear way to take your landlord to court if they get a ticket for a housing problem and don't fix it in 90 days. It means landlords would have to take housing problems more seriously. If this bill passes, it would make sure landlords are held responsible for keeping...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Landlords would be more accountable for fixing housing code violations..
Creates a civil cause of action for a tenant against a landlord who receives a citation...
- Rights & Protections (helps)** — Tenants would gain a new right to sue for unmade repairs..
Establishes a civil cause of action for a tenant against a landlord for housing code...
- Who Bears the Cost (helps)** — Landlords would bear the cost of repairs or damages if they fail to fix issues..
Specifies recoverable damages for tenants and provides that the landlord may refund rent...
- Process Transparency (neutral)** — The bill establishes clear procedures for lawsuits and rent payments..
Establishes procedure for determining cost of repair, specifies recoverable damages, and...

FOLLOW THE MONEY

- Pushing for it:** Tenants (through damages or forced repairs)
- Bearing the cost:** Landlords (through repair costs or damages paid)

WHO'S BEHIND IT

Democrat-sponsored (OR / ID)

AN ACT relating to landlords and tenants.

Introduced · recorded 2026-01-12

This bill would let renters sue landlords who don't fix serious housing problems, making landlords fix things or pay up.

Everyday People

Official text (KY HB319) – <https://apps.legislature.ky.gov/record/26RS/hb319.html>

LegisScan – HB319 – <https://legiscan.com/KY/bill/HB319/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb319-071855

The Local Towns Bill

Local towns get more say over big tech buildings

KY HB937 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill is a big win for local communities. It would give towns more power to decide where huge tech buildings, like data centers, can be placed. It means these big projects would have to tell everyone what they plan to do and offer benefits to the community. Right now, it can be hard for regular people to have a say when big companies want to build something huge nearby. This bill would make sure communities get public...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Increases accountability.
Requires disclosure of project owners/operators, community impact reports, and site...
- Rights & Protections (helps)** — Strengthens local control and community rights.
Prevents state preemption of stricter local rules, requires public notice, and...
- Who Bears the Cost (helps)** — Shifts some costs/benefits to developers.
Establishes minimum requirements for community benefits packages, meaning developers...
- Process Transparency (helps)** — Boosts transparency.
Mandates public notice, disclosure of owners, and detailed reports for HITI projects.

FOLLOW THE MONEY

Pushing for it: Local communities and residents

Bearing the cost: High intensity technological infrastructure project owners and operators

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT relating to high intensity technological infrastructure.

Introduced · recorded 2026-03-04

This bill would let local towns have more control over where big tech buildings are built, making sure neighbors know what's happening and get benefits.

Everyday People

Official text (KY HB937) — <https://apps.legislature.ky.gov/record/26RS/hb937.html>

LegisScan – HB937 – <https://legiscan.com/KY/bill/HB937/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb937-129121

The Owners Report Bill

Kentucky bill makes gun owners report lost or stolen guns

KY HB18 • Criminal Justice

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would make gun owners tell the police if their guns or bullets go missing. If they do not report it and that gun hurts someone, the owner could have to pay. It would also make people who give guns to kids pay if those kids hurt someone with the gun. This could help keep guns out of the wrong hands and make our neighborhoods safer. But some people might say it puts too many rules on gun owners. Now is the time to...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Increases responsibility for gun owners..
The bill would make gun owners report lost or stolen firearms and ammunition, and creates...
- Rights & Protections (helps)** — Boosts public safety and victim recourse..
It would create new ways for people to sue if they are hurt by a lost, stolen, or...
- Who Bears the Cost (hurts)** — Negligent owners could pay..
Civil liability would mean that gun owners who fail to report a lost or stolen firearm...
- Process Transparency (neutral)** — Standard process..
The bill is currently in the early stages of the legislative process, with no unusual...

FOLLOW THE MONEY

- Pushing for it:** Victims of gun violence
- Bearing the cost:** Gun owners who fail to report lost/stolen firearms or furnish firearms to minors

WHO'S BEHIND IT

Democrat-sponsored (OR / 4D)

AN ACT relating to the safe ownership of firearms.

Introduced · recorded 2026-01-06

This bill would make gun owners report lost or stolen guns and could make them pay if those guns hurt someone, helping keep communities safer.

Everyday People

Official text (KY HB18) — <https://apps.legislature.ky.gov/record/26RS/hb18.html>

LegiScan — HB18 — <https://legiscan.com/KY/bill/HB18/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb18-066273

The Kids Online Bill

Kentucky kids' online safety: parents can sue

KY HB227 • Privacy & Data

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill is a big win for parents and kids. It would make online companies like social media and AI companion apps take real steps to keep kids safe. This means better age checks and needing a parent's OK for kids to have accounts. If companies don't follow these rules, parents would be able to sue them. This is important because it gives regular people power to make sure big companies protect children online. It also lets...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Increases accountability for online platforms..
Creates a private right of action for violations, allowing individuals to sue online...
- Rights & Protections (helps)** — Enhances protections for minors..
Establishes requirements to protect minors from AI companion platforms and social media...
- Who Bears the Cost (neutral)** — Costs primarily borne by platforms..
The bill's requirements would place the burden of implementing new protections and age...
- Process Transparency (neutral)** — No specific provisions mentioned..
The official text does not detail any specific provisions related to process transparency...

FOLLOW THE MONEY

Pushing for it: Kids and parents seeking damages for violations

Bearing the cost: AI companion platforms and social media platforms

WHO'S BEHIND IT

Republican-sponsored (25R / 3D)

HOW THEY VOTED

House · 2026-03-09 — passed
Yes 76R/20D · No 0R/0D

AN ACT relating to addictive online platforms.

Engrossed · recorded 2026-03-10

This bill would make online platforms protect kids from harmful features and let parents take companies to court if they don't.

Everyday People

Official text (KY HB227) — <https://apps.legislature.ky.gov/record/26RS/hb227.html>

LegisScan – HB227 – <https://legiscan.com/KY/bill/HB227/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb227-067737

The Computer Programs Bill

Kentucky bill stops computer programs from setting your rent

KY HB201 • Housing & Property

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would protect renters from potentially unfair rent increases driven by computer programs. These programs can make rents go up quickly, making it harder for people to afford their homes. If this bill passes, landlords would have to set rents in a different way, which could lead to more stable and reasonable prices. Some might say these programs help landlords set fair market prices and make things more efficient. But...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Landlords would be more accountable for rent prices..
The bill prohibits algorithmic rent setting, placing the decision-making back with...
- Rights & Protections (helps)** — Tenants gain protection from algorithmic pricing..
By banning algorithmic devices for rent setting, the bill protects residential tenants...
- Who Bears the Cost (helps)** — Tenants benefit from more stable rent setting..
Tenants would likely benefit from more stable and predictable rent increases, while...
- Process Transparency (helps)** — Rent setting becomes more transparent..
Removing algorithmic devices from rent calculation would make the process more...

FOLLOW THE MONEY

- Pushing for it:** Residential tenants (potential savings from fairer rent)
- Bearing the cost:** Landlords (potential loss of efficiency or profit from automated rent setting)

WHO'S BEHIND IT

Democrat-sponsored (OR / ID)

THE BILL ITSELF

AN ACT relating to the use of algorithmic devices in setting the amount of rent to be charged to a residential tenant.

KY HB201

Introduced · recorded 2026-01-07

WHAT IT DOES

This bill would stop landlords from using computer programs to set your rent, making it fairer for you.

WHO IT’S WRITTEN FOR

Everyday People

READ IT YOURSELF

Official text (KY HB201) — <https://apps.legislature.ky.gov/record/26RS/hb201.html>

LegiScan — HB201 — <https://legiscan.com/KY/bill/HB201/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb201-067520

YOUR NOTES

The Veterans Property Bill

Disabled Kentucky veterans could get a big property tax break

KY HB285 • Housing & Property

9/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would give a big tax break to Kentucky veterans who have a 50% or more service-connected disability. It would lower the value of their home that gets taxed by up to \$100,000. This means they would pay less money in property taxes to the state, county, and city. This help would also continue for their spouse if the veteran passes away. This bill is a good way to support those who served our country and have...

WHY IT SCORES 9/10 — THE RECEIPTS

- Rights & Protections (helps)** — Helps protect financial well-being.
This bill would provide a property tax exemption for disabled veterans, reducing their...
- Who Bears the Cost (hurts)** — Reduced tax revenue for local governments.
The exemption would reduce property tax revenue for state, county, city, and special...
- Funding Tilt (helps)** — Direct financial benefit for disabled veterans.
This bill would directly shift financial resources to disabled veterans by reducing their...

FOLLOW THE MONEY

Pushing for it: Disabled veterans (50% or more service-connected disability) and their surviving spouses
Bearing the cost: State, county, city, and special districts (governments)

WHO'S BEHIND IT

Bipartisan sponsorship (4R / 1D)

AN ACT relating to a property tax homestead exemption for disabled veterans.

Introduced · recorded 2026-01-09

This bill would help disabled veterans pay less in property taxes on their homes, saving them money each year.

Everyday People

Official text (KY HB285) — <https://apps.legislature.ky.gov/record/26RS/hb285.html>

LegiScan – HB285 – <https://legiscan.com/KY/bill/HB285/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb285-069774

The Ages & Parent Bill

Kentucky bill makes app stores verify kids' ages and get parent OK

KY HB632 • Privacy & Data

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill would give parents more power to protect their kids online. It would make big app stores and the people who make apps check how old users are and get a parent's 'yes' before a child can make an account. If companies don't follow these rules, parents would have the right to take them to court. Some might say these rules are too much work for app makers and could make it harder for kids to use apps. But supporters...

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Companies would be held responsible for protecting minors..
App stores and developers would be held responsible for verifying ages and getting...
- Rights & Protections (helps)** — Minors' online privacy and safety would be enhanced..
Minors would have more protection online through required age checks and parental consent...
- Who Bears the Cost (hurts)** — App stores and developers would incur costs for compliance..
App store providers and developers would have to pay to create and run systems for age...
- Process Transparency (helps)** — The Attorney General's Office would establish clear standards..
The Attorney General's Office would set clear standards for how age verification must be...

FOLLOW THE MONEY

Pushing for it: Parents and minors (through protection and right to sue)

Bearing the cost: App store providers and developers

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT relating to online protections for minors.

Introduced · recorded 2026-02-12

This bill would make app stores and developers check kids' ages and get parent permission, so parents can better protect their children online.

Everyday People

Official text (KY HB632) — <https://apps.legislature.ky.gov/record/26RS/hb632.html>

LegiScan – HB632 – <https://legiscan.com/KY/bill/HB632/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb632-115942

The Online Tricks Bill

Kentucky bill protects kids from online tricks

KY HB633 • Privacy & Data

9/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

This bill is good for kids. It would make sure that online games and apps protect kids' private information. It would stop companies from using tricky ways to get kids to buy things or share too much. Some companies might say it is too hard or costly to change their apps. But protecting kids online is very important. You can tell your lawmakers if you think this bill should pass.

WHY IT SCORES 9/10 — THE RECEIPTS

- Accountability (helps)** — Companies would be more responsible for kids' data.
The bill would require online services to set privacy defaults high and prevent certain...
- Rights & Protections (helps)** — Kids' privacy rights would be stronger.
The bill would give covered minors and parents tools to protect against profiling...
- Who Bears the Cost (hurts)** — Online companies would pay to change their systems.
Covered online services would need to reconfigure default privacy settings and implement...
- Process Transparency (neutral)** — No information on transparency changes.
The bill text does not address changes to process transparency.

FOLLOW THE MONEY

Pushing for it: Kentucky kids and their parents

Bearing the cost: Covered online services

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT relating to data privacy.

Introduced · recorded 2026-02-12

This bill would make online services keep kids' private information safer and stop tricky ads from reaching them.

Everyday People

Official text (KY HB633) — <https://apps.legislature.ky.gov/record/26RS/hb633.html>

LegiScan – HB633 – <https://legiscan.com/KY/bill/HB633/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb633-115993

The Improve Mental Bill

New bill aims to improve mental health coverage in Kentucky

KY HB279 • Healthcare & Insurance

8/10

LIBERATE

Helps everyday people



WHAT THIS MEANS FOR YOU

Now is the time to support this bill. It can make mental health care easier and fairer for everyone. If passed, it could help many people get the help they need.

WHY IT SCORES 8/10 — THE RECEIPTS

Rights & Protections (helps) — Strengthens mental health care rights.

The bill enhances protections for mental health and substance use disorder treatment.

Accountability (helps) — Increases accountability for insurers.

Insurers must report on their mental health treatment practices.

Process Transparency (helps) — Improves transparency in mental health coverage.

The bill mandates public reporting and oversight by the Attorney General.

WHO'S BEHIND IT

Bipartisan sponsorship (2R / 2D)

AN ACT relating to coverage for mental health or substance use disorders.

Introduced · recorded 2026-01-08

This bill would help people get better mental health care and hold insurers accountable for fair treatment.

Everyday People

Official text (KY HB279) — <https://apps.legislature.ky.gov/record/26RS/hb279.html>

LegiScan – HB279 – <https://legiscan.com/KY/bill/HB279/2026>

Live status, community verdicts and how your own reps voted — www.obillerate.com/bill/ky-hb279-068944

The Employee Status Bill

New rules to stop companies from faking employee status

KY SB117 • Work & Wages

8/10 **LIBERATE**
Helps everyday people



WHAT THIS MEANS FOR YOU

Right now, some construction companies tell their workers they are independent contractors. This means the workers don't get benefits like overtime pay or protections. This bill would make sure these workers are treated like employees and get the pay and rights they deserve. It also sets up ways to report problems and punishes companies that break the rules. This is important for making sure everyone in construction gets a...

WHY IT SCORES 8/10 — THE RECEIPTS

- Accountability (helps)** — increases accountability.
The bill creates penalties for misclassification and restricts future state contracts for...
- Rights & Protections (helps)** — strengthens rights.
By prohibiting misclassification, the bill aims to ensure construction workers receive...
- Who Bears the Cost (hurts)** — shifts costs to employers.
The bill shifts the cost of compliance and potential penalties onto employers who...
- Process Transparency (helps)** — improves transparency.
The bill requires posting notices about complaint procedures and mandates information...

FOLLOW THE MONEY

- Pushing for it:** construction workers
- Bearing the cost:** companies that misclassify workers

WHO'S BEHIND IT

Republican-sponsored (1R / 0D)

AN ACT relating to worker fairness in the construction industry.



ABOUT THIS BOOK

Kentucky Bill Book 2026

Published by Obillerate, an independent nonpartisan watchdog that reads and scores every bill in Congress and all 50 states on a single question: does it help everyday people, or the interests behind it? Every score in this book shows its reasoning, and every page links to the official text so you can check us.

HOW TO CITE THIS

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