



Kentucky Bankers Association

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2026 Session in Summary

This year there were 1293 bills filed, and 196 bills passed; a thirty-six- and one-half percent (36.5%) increase in bills enacted from 2025 and a four and seven tenths percent (4.7%) decrease in bills enacted from 2024. There were thirty-eight bills (38) vetoed by Governor Beshear and thirty-six vetoes (36) were overridden by the Kentucky General Assembly prior to the session's conclusion. One hundred and fourteen measures (114) were signed into law by Governor Beshear, and eighteen bills (18) became law without Governor Beshear's signature. There is interesting statistical information after the bill summaries to show how the Session ended, by the numbers.

Bills that impact the banking industry are summarized below. If a bill contains more than one subject, only the portion that impacts banks is summarized. Each bill, unless it contains an emergency clause, will go into effect July 15, 2026 unless it contains an emergency clause. If you need more information on any of these bills, please contact Timothy Schenk at tschenk@kybanks.com.

1. **[HB50](#) – Unlawful Occupation of Real Property.**

Provider procedures for local government and law enforcement to remove squatters.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb50/bill.pdf>

2. **[HB144](#)– Motor Vehicle Titles.**

Amends KRS 186A.295 to exclude the costs of repair and labor required for the surrender of title for a motor vehicle or trailer. If cosmetic repairs are not made, it is subject to a salvage title. Insurers must still pay for the full cost of repair.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb144/bill.pdf>

3. **[HB176](#) –Prior Authorization.**

Allows more provider exemptions for prior authorization to increase efficiencies within the healthcare system.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb176/bill.pdf>

4. **[HB184](#) – HSA Plans.**

Creates a new section of KRS Chapter 304 to ensure HSA plans have a safe harbor for federal compliance in cost-sharing.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb184/bill.pdf>

5. **[HB264](#) – Real Estate Fraud.**

Provides a presumption of theft by deception when a person lists or advertises property for sale without legal title or authority. <https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb264/bill.pdf>

6. **[HB333](#) – Religious Housing.**

Creates a new section of KRS Chapter 100 to make affordable housing developed by a religious developer a permitted use and not subject to permitting. The development must be 24 units or less and must be used entirely for affordable housing.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb333/bill.pdf>

7. **[HB355](#) – Property Appraisers.**

Creates a new section of KRS 324A requiring civil actions to be brought against appraisers within one year from the date of the appraisal. Removes current real estate appraisal board and establishes a new board. Requires thirty-eight (38) hours of continuing education for appraisers. Preserves current bank conducted real estate evaluations.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb355/bill.pdf>

8. **[HB456](#) – Unclaimed Property.**

Amends KRS 393A for those filing reports without the necessary information to be subject to civil penalties.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb456/bill.pdf>

9. **[HB500](#) – Executive Branch Budget.**

Provides the Executive Branch budget for the upcoming Fiscal 2026-2028 biennium, appropriating \$31.1 Billion in General Fund dollars.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb500/bill.pdf>

10. **[HB518](#) Collection of Local Business Tax.**

Amends KRS Chapter 67 to require the Secretary of State to prescribe standard forms for net profits, gross receipts and payroll occupational tax returns. Allows local tax districts to opt out.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb518/bill.pdf>

11. **[HB566](#) – Judicial Sales.**

Allows Master Commissioners optionality to sell property at the best site of sale, clarifies language for what is required in the source of title, requires deeds to be filed within thirty (30) days of receipt of the deed and clarifies sales of real property shall not exceed ten percent (10%) of the sales price.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb566/bill.pdf>

12. **[HB600](#) – Collection of Delinquent Tax Bills.**

Allows counties to collect delinquent tax bills, requires that actual attorney fees of up to \$2,000 be warranted based on documented work and customary rates for similar work, requires more disclosures by third party tax purchasers and public notice of sale of property on tax foreclosures.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb600/bill.pdf>

13. **HB757 – Revenue Bill.**

Kentucky’s revenue bill. Creates new sales tax on fantasy sports contests, the sale of products by data brokering services defined as “the act of collecting, aggregating, and analyzing personal data for sale to a third party while possession of the personal data is maintained by the person providing the data brokering services or by the third party, wherever located, regardless of whether the charge for the services provided is on a “per use, per user, per license, subscription, or some other basis”, amongst other things.

Addresses rounding with shortage of the penny by requiring amounts ending in .01 or .02 dollars be rounded down and amounts ending in .03 or .04 dollars be rounded up in cash transactions when pennies are not available. Cash transactions ending in .06 or .07 dollars must be rounded to 5 cents and cash transactions ending in .08 or .09 dollars must be rounded to ten cents when pennies are not available.

The bill removes Tax Increment Financing (TIF) districts that are not already in existence. The bill removes research and development tax credits.

The bill makes historical tax credits available to all entities.

The bill bans kratom.

The bill prevents school district boards from issuing new occupational or personal property taxes.

The bill directs LRC to conduct a study on the taxation structure of banks and credits unions.

The bill allows placement of a statute or artwork of Mitch McConnell in the Capital.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb757/bill.pdf>

14. **HB900 – Appropriations Bill.**

Appropriates \$1.77 Billion in funding for one-time, non-recurring allocations from the Budget Reserve Trust Fund, also known as the “Rainy Day” fund. The funding invests in more than 300 statewide and regional projects across Kentucky, including significant funding for road projects, downtown Louisville revitalization, mega-development projects, riverport and water utility improvements, general aviation airport grants, an endowed research fund, a school of innovation pilot project, and a Parkinson’s Disease research registry.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/hb900/bill.pdf>

15. **SB50 – Omnibus Trust Bill.**

Omnibus trust bill that amends the Electronic Signatures in Global and National Commerce Act as it pertains to trusts and adopts the Uniform Electronic Wills Act, Uniform Directed Trust Act, Uniform Trust Decanting Act and Uniform Electronic Estate Planning Act.

The bill also provides for “asset protection trusts”.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/sb50/bill.pdf>

16. **SB110** – **Electronic Motor Vehicle Lien Titling.**

Beginning January 1, 2027, lienholders and motor vehicle dealers must use the electronic title application and registration system to submit title, registration, and lien documents. Titles will not automatically be printed and mailed to the vehicle owner but kept electronically in the automated vehicle information system. Establishes procedures for those wanting a printed title. There are technical corrections to include manufactured housing.

There are provisions adopted in statute in the event the system is not operational by January 1, 2027.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/sb110/bill.pdf>

17. **SB153** – **Disaster Repair Fraud.**

Designed to reduce disaster fraud, the bill prohibits cancellation fees in repair contracts and prohibits certain “door-to-door activities”. Places new restrictions on contracts in disaster areas including proof of licensure, soliciting business and disclosures.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/sb153/bill.pdf>

18. **SB157** – **Income Limits on Loan Secured by a Mortgage.**

Adopts technical corrections for state law to comport with federal law.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/sb157/bill.pdf>

19. **SB158** – **Financial Protection Products.**

Creates a framework for regulation of new vehicle protection products related to the debt versus the actual value of the vehicle. This bill expressly excludes VSI insurance.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/sb158/bill.pdf>

20. **SB183** – **Proxy Advisors.**

Creates a new section of KRS Chapter 367 that requires proxy advisors to disclosure when they are considering factors other than the financial interests of their fiduciary.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/sb183/bill.pdf>

21. **SB189** – **Crypto Kiosks.**

Creates a framework for the regulation of crypto kiosks. Requires license and registration with the state, creates disclosures on the kiosk for the user for consumer protection, requires bonding, a \$2,000 per day or \$10,500 aggregate limit for new users and a seventy-two (72) hour rescission period.

<https://apps.legislature.ky.gov/recorddocuments/bill/26RS/sb189/bill.pdf>

Hannah News Service - KLS Reports
2026 Regular Session
The Final Count

Total of 202 Bills & CRs/JRs Enacted during the 2026 Regular Session - 2026 RS All Enacted Bills Report

192 Bills (99.5% of Enrolled Bills & 14.% of Filed Bills)
10 CRs/JRs (90.9% of Enrolled CRs/JRs & 8.8% of Filed CRs/JRs)

- **138 Bills Signed by Governor** (71.9% of Enacted Bills) - [2026 RS Signed by Governor Report](#)
 - 89 HBs / 49 SBs
- **35 Bills Enacted Over Governor's Veto*** (18.2% of Enacted Bills) - [2026 RS Enacted Over Veto Report](#)
 - 23 HBs / 12 SBs
- **18 Bills Became Law Without Governor's Signature** (9.4% of Enacted Bills) - [2026 RS Enacted Without Signature Report](#)
 - 8 HBs / 10 SBs
- **1 Constitutional Amendment Delivered to Secretary of State** (0.5% of Enacted Bills) - [2026 RS Constitutional Amendment Report](#)
 - 1 SB
- **6 Joint Resolutions Signed by Governor** (60.0% of Enacted Resolutions)
 - 3 HJRs / 3 SJRs
- **2 Concurrent Resolutions Signed by Governor** (20.0% of Enacted Resolutions)
 - 2 SCR
- **1 Joint Resolution Enacted Over Governor's Veto** (10.0% of Enacted Resolutions)
 - 1 HJR
- **1 Joint Resolution Became Law Without Governor's Signature** (10.0% of Enacted Resolutions)
 - 1 HJR

- **Total of 120 House Bills Enacted**

- 9.3% of Filed Bills
- 12.8% of HBs
- 62.1% of All Enrolled Bills
- 62.5% of All Enacted Bills
- 100.0% of Enrolled HBs

- **Total of 72 Senate Bills Enacted**

- 5.6% of Filed Bills
- 20.3% of SBs
- 37.3% of All Enrolled Bills
- 37.5% of All Enacted Bills
- 98.6% of Enrolled SBs

- **Total of 5 House Resolutions Enacted**

- 4.4% of Filed CRs/JRs
- 6.8% of HCRs/HJRs
- 45.5% of Enrolled CRs/JRs
- 50.0% of Enacted CRs/JRs
- 100.0% of Enrolled HCRs/HJRs

- **Total of 5 Senate Resolutions Enacted**

- 4.4% of Filed CRs/JRs
- 12.8% of SCRs/SJRs
- 45.5% of Enrolled CRs/JRs
- 50.0% of Enacted CRs/JRs
- 83.3% of Enrolled SCRs/SJRs

* Bills Enacted with Line Item Vetoes are counted under both the Enacted and Vetoes sections of this report

**Only 50 out of 60 Legislative Days were used during the 2020 Regular Session

- **36.5% increase in bills enacted** from **2025** Regular Session's **148** (97 House / 51 Senate)
- **4.7% decrease in bills enacted** from **2024** Regular Session's **212** (157 House / 55 Senate)
- **14.8% increase in bills enacted** from **2023** Regular Session's **176** (100 House / 76 Senate)
- **12.2% decrease in bills enacted** from **2022** Regular Session's **230** (154 House / 76 Senate)
- **1.0% increase in bills enacted** from **2021** Regular Session's **200** (119 House / 81 Senate)
- **62.9% increase in bills enacted** from **2020** Regular Session's **124** (75 House / 49 Senate)**

- **28.6% decrease in resolutions enacted** from **2025** Regular Session's **14** (11 House/3 Senate)
- **9.1% decrease in resolutions enacted** from **2024** Regular Session's **11** (4 House/7 Senate)
- **23.1% decrease in resolutions enacted** from **2023** Regular Session's **13** (9 House/4 Senate)
- **0.0% increase in resolutions enacted** from **2022** Regular Session's **10** (7 House/3 Senate)
- **100.0% increase in resolutions enacted** from **2021** Regular Session's **5** (4 House/1 Senate)
- **150.0% increase in resolutions enacted** from **2020** Regular Session's **4** (4 House/0 Senate)

Filed Breakdown - 2026 RS Filed Bills Report

1,737 Bills & Resolutions Filed

- **1,293 Bills Filed**
 - **939 House Bills** (72.6% of Filed Bills)
 - **354 Senate Bills** (27.4% of Filed Bills) (*Bill Nos. 67, 126, 150, and 182 not utilized*)

 - **19.7% increase in bills filed** from **2025** Regular Session's **1,080** (814 House / 266 Senate)
 - **6.2% increase in bills filed** from **2024** Regular Session's **1,218** (838 House / 380 Senate)
 - **47.6% increase in bills filed** from **2023** Regular Session's **876** (594 House / 282 Senate)
 - **11.1% increase in bills filed** from **2022** Regular Session's **1,164** (783 House / 381 Senate)
 - **46.9% increase in bills filed** from **2021** Regular Session's **880** (595 House / 285 Senate)
 - **38.7% increase in bills filed** from **2020** Regular Session's **932** (647 House / 285 Senate)

- **444 Resolutions Filed** (40 CRs & 73 JRs = 25.5% of All Resolutions)
 - **141 House Resolutions** (31.8% of All Resolutions)
 - 25 House Concurrent Resolutions (17.7% of all HRs)
 - 49 House Joint Resolutions (34.8% of all HRs)
 - 67 Simple Resolutions (47.5% of all HRs)
 - **303 Senate Resolutions** (68.2% of All Resolutions)
 - 15 Senate Concurrent Resolutions (5.0% of all SRs)
 - 24 Senate Joint Resolutions (7.9% of all SRs)
 - 264 Simple Resolutions (87.1% of all SRs)

 - **23.0% increase in resolutions filed** from **2025** Regular Session's **361** (93 House / 268 Senate)
 - **17.8% decrease in resolutions filed** from **2024** Regular Session's **540** (155 House / 385 Senate)
 - **19.7% increase in resolutions filed** from **2023** Regular Session's **371** (100 House / 271 Senate)
 - **6.5% decrease in resolutions filed** from **2022** Regular Session's **475** (152 House / 323 Senate)
 - **27.2% increase in resolutions filed** from **2021** Regular Session's **349** (100 House / 249 Senate)
 - **3.9% decrease in resolutions filed** from **2020** Regular Session's **462** (137 House / 325 Senate)

Enrollment Breakdown - 2026 RS All Enrolled Report

204 Bills & Resolutions Enrolled

- **193 Bills Enrolled**
 - 120 House Bills (62.2% of Enrolled Bills)
 - 73 Senate Bills (37.8% of Enrolled Bills)
 - (14.9% of Bills Filed)

 - **30.4% increase** in bills **enrolled** from **2025** Regular Session's **148** (97 House / 51 Senate)
 - **10.6% decrease** in bills **enrolled** from **2024** Regular Session's **216** (159 House / 57 Senate)
 - **8.4% increase** in bills **enrolled** from **2023** Regular Session's **178** (101 House / 77 Senate)
 - **17.5% decrease** in bills **enrolled** from **2022** Regular Session's **234** (157 House / 77 Senate)
 - **4.9% increase** in bills **enrolled** from **2021** Regular Session's **203** (120 House / 83 Senate)
 - **52.0% increase** in bills **enrolled** from **2020** Regular Session's **127** (76 House / 51 Senate)

- **11 Resolutions Enrolled:** (9.7% of CRs/JRs Filed)
 - 5 House Joint Resolutions (45.5% of Enrolled Resolutions)
 - 4 Senate Joint Resolutions (36.4% of Enrolled Resolutions)
 - 2 Senate Concurrent Resolutions (18.2% of Enrolled Resolutions)

 - **21.4% decrease** in resolutions **enrolled** from **2025** Regular Session's **14** (11 House / 3 Senate)
 - **8.3% decrease** in resolutions **enrolled** from **2024** Regular Session's **12** (4 House / 8 Senate)
 - **15.4% decrease** in resolutions **enrolled** from **2023** Regular Session's **13** (9 House / 4 Senate)
 - **0.0% increase** in resolutions **enrolled** from **2022** Regular Session's **11** (8 House / 3 Senate)
 - **120.0% increase** in resolutions **enrolled** from **2021** Regular Session's **5** (4 House / 1 Senate)
 - **175.0% increase** in resolutions **enrolled** from **2020** Regular Session's **4** (4 House / 0 Senate)

Veto Breakdown - 2026 RS Vetoes Bills Report

39 Bills & Resolutions Vetoes

- **37 Bills Vetoes** (19.3% of Enrolled Bills)
 - **35 Vetoes Overridden** (94.6% of Vetoes Bills)
 - **23 House Bills Vetoes** (62.2% of Vetoes Bills)
 - **23 HB Veto Overrides** (100% of Vetoes HBs)*
 - *HB 500 Line-item Veto Overridden In-part*
 - **14 Senate Bills Vetoes** (37.8% of Vetoes Bills)
 - **12 SB Veto Overrides** (85.8% of Vetoes SBs)
 - **2 SBs Vetoes after Sine Die** (14.2% of Vetoes SBs)
 - *SB 70 Vetoes in its entirety*
 - *SB 197 Line-item Vetoes*
- **32.1% increase** in bills **vetoed** from **2025** Regular Session's **28** (19 House / 9 Senate)
- **37.0% increase** in bills **vetoed** from **2024** Regular Session's **27** (20 House / 7 Senate)
- **131.3% increase** in bills **vetoed** from **2023** Regular Session's **16** (6 House / 10 Senate)
- **2.8% increase** in bills **vetoed** from **2022** Regular Session's **36** (26 House / 10 Senate)
- **2.6% decrease** in bills **vetoed** from **2021** Regular Session's **38** (23 House / 15 Senate)
- **164.3% increase** in bills **vetoed** from **2020** Regular Session's **14** (10 House / 4 Senate)
- **2 Resolution Vetoes** (18.2% of Enrolled JRs/CRs)
 - **1 HJR Veto Overridden** (50.0% of Vetoes Resolutions)
 - **1 SJR Vetoes after Sine Die** (50.0% of Vetoes Resolutions)
- **0.0% increase** in resolutions **vetoed** from **2025** Regular Session's **2** (1 House / 1 Senate)
- **0.0% increase** in resolutions **vetoed** from **2024** Regular Session's **2** (1 House / 1 Senate)
- **100.0% increase** in resolutions **vetoed** from **2023** Regular Session's **1** (0 House / 1 Senate)
- **0.0% increase** in resolutions **vetoed** from **2022** Regular Session's **2** (1 House / 1 Senate)
- **100.0% increase** in resolutions **vetoed** from **2021** Regular Session's **1** (1 House / 0 Senate)
- **100.0% increase** in resolutions **vetoed** from **2020** Regular Session's **0** (0 House / 0 Senate)

The Death of a Bill

Total of 1,101 bills died in the attempt to become law during the 2026 Regular Session
(85.2% of Filed Bills)

- **1 Senate Bill Vetoed** (Vetoed after Sine Die)
- **1,100 Bills Died** without being enrolled (85.1% of all Filed Bills)
 - **819 House Bills** (87.2% of HBs / 74.4% of Dead Bills)
 - **282 Senate Bills** (79.7% of SBs / 25.6% of Dead Bills)

Resolution Breakdown

- **25 House Concurrent Resolutions**
 - 22 Died in House
 - 2 Adopted by both chambers (Adjournment)
 - 1 Died in Senate
- **15 Senate Concurrent Resolutions**
 - 12 Died in Senate
 - 1 Died in House
 - 2 Signed by Governor
- **49 House Joint Resolutions**
 - 41 Died in House
 - 3 Signed by Governor
 - 3 Died in Senate
 - 1 Delivered to Secretary of State
 - 1 Became Law Without Governor's Signature
- **24 Senate Joint Resolutions**
 - 16 Died in Senate
 - 4 Died in House
 - 3 Signed by Governor
 - 1 Vetoed by Governor
- **67 House Resolutions**
 - 36 Adopted by House
 - 31 Died in House
- **264 Senate Resolutions**
 - 230 Adopted by Senate
 - 34 Died in Senate