



COMMONWEALTH OF KENTUCKY
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VETO MESSAGE FROM THE
GOVERNOR OF THE COMMONWEALTH OF KENTUCKY
REGARDING HOUSE BILL 355 OF THE 2026 REGULAR SESSION

I, Andy Beshear, Governor of the Commonwealth of Kentucky, pursuant to the authority granted under section 88 of the Kentucky Constitution, do hereby veto the following:

House Bill 355 of the 2026 Regular Session of the General Assembly in its entirety.

House Bill 355 would limit citizens' access to courts to bring civil lawsuits against real estate appraisers and appraisal management companies. For cases for damages, the current law states a cause of action accrues from the date of the occurrence or from the date when the cause of action was or reasonably should have been discovered by the injured party. For a fraud case, a cause of action accrues when the fraud is discovered. House Bill 355 would require an action for damages to be filed within one year after the appraisal report is transmitted, and mandate an action for fraud or knowing and intentional misrepresentation be brought within five years. Injured parties would have to file lawsuits even if they had not yet discovered wrongful conduct.

The bill would also change the timeframe for filing a complaint with the Real Estate Appraisers Board in a way that could risk violating federal standards and potential loss of federal funds. Federal standards require the board to investigate the merits of a complaint before dismissing it based solely on a statute of limitations. However, House Bill 355 would require complaints to be filed within one year after an appraisal report or appraisal review assignment is sent, which would not allow the board to investigate complaints filed after the one-year period.

For these reasons, I am vetoing House Bill 355.

This, the 10th day of April, 2026.

Andy Beshear
Governor