

Know Your Rights: Tenant Protections Under URLTA in Jefferson County, KY

A Guide to Understanding Your Rights and Responsibilities

Introduction to URLTA

What is URLTA?**

- Uniform Residential Landlord and Tenant Act
- Kentucky law (KRS 383.505 - 383.715) governing rental agreements
- **Applies to:** Most residential rentals in Jefferson County

Key Tenant Rights Under URLTA

Right to a habitable home** (Landlord must maintain safe, sanitary conditions)


- **Protection against illegal eviction** (No "self-help" evictions like lockouts or utility shutoffs)
- **Right to proper notice** before rent increases or lease termination
- **Right to request repairs** (Landlord must fix major issues promptly)
- **Right to privacy** (Landlord must give 48-hour notice before entering, except emergencies)

Security Deposit Rules

- Initial / Final Walkthrough
- Must disclose location and account number where kept
- Tenant must dispute in writing
- Landlord may not keep any portion of security deposit if conditions not met
- Can sue in small claims

Repairs & Maintenance

****Landlord must:****

- Keep plumbing, heating, and electrical systems working
- Provide trash cans and pest control
- ****Tenant can request repairs in written 14 day letter** 
- ****If landlord refuses, tenant may:****
 - \$100 or ½ rent total Repair and deduct
 - File a complaint with local housing authority if Section 8
- File complaint with codes and regulations
- Constructive eviction

Eviction Protection

****Legal eviction requires court order**** (No "self-help" evictions)

- ****Valid reasons for eviction:****

- Nonpayment of rent (7-day notice to pay or leave)

- Lease violations (14-day notice to fix or leave)

- ****Illegal retaliation:**** Landlord cannot evict for reporting code violations

Where to Get Help

****Legal Aid:**** [Louisville Legal Aid Society](https://www.louisvillelaw.org)

- ****Metro Housing Authority**** (For unsafe living conditions for Sec. 8 recipients)
- ****Jefferson Co. Public Law Library Legal Help Center**, 10 a.m. - 2 p.m. Tuesdays
- ****Louisville Bar Association Lawyer Referral Services**
- ****Law Office of Ryan Fenwick**

Understanding the Kentucky Consumer Protection Act (KCPA)

Protecting Consumers Against Unfair and Deceptive Practices

What is the KCPA

Official Name: Kentucky Consumer Protection Act (KRS 367.110–367.990)

- **Purpose:** Protects consumers from **fraud, false advertising, and unfair business practices**

- **Who It Covers:**

- Applies to **businesses** (sellers, service providers)

- Protects **individual consumers** in Kentucky

Key Prohibited Practices Under KCPA

The KCPA bans businesses from:

- ✓ ****False or misleading advertising**** (e.g., bait-and-switch scams)
- ✓ ****Deceptive sales tactics**** (e.g., hidden fees, fake discounts)
- ✓ ****Selling defective products/services knowingly****
- ✓ ****Unfair contract terms**** (e.g., illegal fine print waiving rights)
- ✓ ****Failing to honor warranties or refund policies****

Real-World Examples of KCPA Violations

- **Auto Sales:**** Odometer tampering, undisclosed damage
- ****Home Repairs:**** Contractors taking deposits but not doing work
- ****Retail:**** Fake "limited-time offers" to pressure buyers

Your Rights Under the KCPA

****Right to truthful information**** about products/services

- ****Right to cancel certain contracts**** (e.g., door-to-door sales within 3 days) FTC Cooling off period
- ****Right to sue**** for damages + penalties + attorney fees through private attorney
- ****Right to report violations**** to the Kentucky Attorney General

How to File a Complaint

****Gather Evidence**** (receipts, contracts, ads, photos)

****Contact the Business**** (demand a resolution in writing)

****Report to the KY Attorney General****:

- Online: ag.ky.gov

- Phone: ****1-888-432-9257****

****Sue in Small Claims Court**** (if losses are under \$2,500)

Penalties for Violating the KCP

Civil fines up to \$2,000 per violation through attorney general

- **Restitution** (refunds to harmed consumers)
- **Injunctions** (court orders to stop illegal practices)
- **Class-action lawsuits** for widespread fraud
- **Private action**

Exceptions & Limitations

****Does NOT cover:****

- Private sales between individuals (e.g., Craigslist purchases)
- Most real estate transactions
- Banks/credit unions (regulated by federal laws)

Resources & Help

****KY Attorney General's Office****: ag.ky.gov | 1-888-432-9257

- ****Legal Aid of Kentucky****: kyjustice.org

- ****Better Business Bureau (BBB)****: bbb.org

****Final Tip:**** ****"Always read contracts, keep records, and report scams!"**