

WEST VIRGINIA LEGISLATURE

2026 REGULAR SESSION

Introduced

House Bill 5651

FISCAL
NOTE

By Delegate Dittman

[Introduced February 17, 2026; referred to the
Committee on Energy and Public Works then
Finance]

1 A BILL to amend the Code of West Virginia, 1931, as amended, by adding a new article,
 2 designated §5B-2P-1, §5B-2P-2, §5B-2P-3, §5B-2P-4, §5B-2P-5, §5B-2P-6, and §5B-2P-
 3 7, and §5B-2P-8, relating to creating a statewide microbusiness support and simplification
 4 program; establishing a nonlapsing fund; providing for grants to qualified intermediaries;
 5 creating a microloan revolving support option; requiring prompt payment for certified
 6 microbusiness vendors; establishing optional micro-purchase set-asides; requiring small-
 7 entity compliance guides for certain rules; and requiring annual reporting.

Be it enacted by the Legislature of West Virginia:

ARTICLE 2P. MICROBUSINESS SUPPORT & SIMPLIFICATION ACT.

§5B-2P-1. Findings; purpose.

1 (a) The Legislature finds that microbusinesses are a major share of West Virginia’s
 2 business community and are essential to Main Street services, local supply chains, and rural
 3 employment.

4 (b) The purpose of this article is to improve microbusiness survivability and growth
 5 through: (1) Streamlined access to technical assistance; (2) Small-dollar capital paired with
 6 coaching; (3) Faster payment on state contracts; and (4) Reduced administrative burden.

§5B-2P-2. Definitions.

1 For purposes of this article:

2 "Microbusiness" means a business entity, including a sole proprietorship, with no more
 3 than nine employees, or such other standard as may be set by rule to align with common federal or
 4 state reporting.

5 "Certified microbusiness vendor" means a microbusiness registered in the state vendor
 6 system and certified by the Division of Economic Development under criteria established by rule.

7 "Qualified intermediary" means the West Virginia Small Business Development Center, a
 8 community-based nonprofit, CDFI, local development district, or other entity with demonstrated
 9 capacity to provide microbusiness training, coaching, and lending support.

§5B-2P-3. West Virginia Microbusiness Support Program.

1 (a) The Division of Economic Development shall establish the West Virginia
2 Microbusiness Support Program to provide statewide coordination and a single intake pathway in
3 partnership with qualified intermediaries.

4 (b) Priority shall be given to rural counties, downtown districts, veteran-owned businesses,
5 and entrepreneurs lacking access to traditional financing.

§5B-2P-4. West Virginia Microbusiness Support Fund.

1 (a) There is hereby created in the State Treasury a special revenue fund to be known as
2 the West Virginia Microbusiness Support Fund, which shall be an interest-bearing, nonlapsing
3 fund.

4 (b) The Fund shall consist of: appropriations; gifts and grants; federal funds; SSBCI-
5 related funds if available; and any other monies directed to the fund.

6 (c) Moneys in the fund shall be used for:

7 (1) Competitive grants to qualified intermediaries for training/coaching;

8 (2) Micro-grants to microbusinesses (through intermediaries) for equipment, licensing,
9 insurance, code compliance, inventory, or e-commerce;

10 (3) Loan-loss reserves, interest buy-downs, and capitalization to support microloans
11 administered by intermediaries; and

12 (4) Program evaluation and reporting.

§5B-2P-5. Microloan and technical assistance leverage.

1 (a) The Division may partner with intermediaries to pursue and deploy federal
2 microenterprise resources, including USDA rural microentrepreneur assistance and SBA
3 microloan-aligned programming, to expand small-dollar lending and technical assistance.

4 (b) Any state dollars used for lending support should prioritize leveraging non-state match
5 when feasible.

§5B-2P-6. Prompt payment for certified microbusiness vendors.

