

WEST VIRGINIA LEGISLATURE

2026 REGULAR SESSION

Introduced

Senate Bill 911

FISCAL
NOTE

By Senator Queen

[Introduced February 11, 2026; referred
to the Committee on the Workforce; and then to the
Committee on Finance]

1 A BILL to amend the Code of West Virginia, 1931, as amended, by adding a new section,
 2 designated §5B-2-7, relating to the First-time Drive to Work Pilot Program; creating the
 3 program in the Division of Economic Development; setting eligibility requirements; listing
 4 authorized assistance and vehicle eligibility standards; providing state liability; setting
 5 financial caps; permitting rulemaking; requiring reporting; and setting a sunset and
 6 effective date.

Be it enacted by the Legislature of West Virginia:

ARTICLE 2. DEPARTMENT OF ECONOMIC DEVELOPMENT.

§5B-2-7. First-time Drive to Work Pilot Program.

1 (a) Creation of the First-time Drive to Work Pilot Program. –

2 (1) The executive director of the Division of Economic Development Below shall establish
 3 the First-time Drive to Work Pilot Program to reduce transportation barriers for first-time vehicles
 4 buyers who are entering or participating in the workforce.

5 (2) The executive director shall not create any new boards, offices, commissions, or other
 6 such entities to administer the pilot program.

7 (3) The executive director may coordinate with financial institutions, licensed motor vehicle
 8 dealers, and insurance providers to implement this pilot program.

9 (b) Eligibility requirements. – To be eligible for the pilot program an applicant must:

10 (1) Be a resident of West Virginia;

11 (2) Be between 18 and 30 years old at the time he or she submits an application;

12 (3) Be a first-time vehicle purchaser with no prior vehicle financing or titling;

13 (4) Be employed in West Virginia or have a written offer of employment within the state of
 14 not less than 30 hours per week;

15 (5) Have household income not exceeding 120 percent of the state median household
 16 income;

17 (6) Certify the vehicle will be used primarily for transportation to and from employment;

18 (7) Not have previously been accepted for the pilot program or received any payments
19 under the pilot program; and

20 (8) Agree to all other program requirements or restrictions set by the executive director.

21 (c) Authorized assistance. – The pilot program may provide the following assistance:

22 (1) Down-payment assistance of a one-time grant up to \$1,500 per participant;

23 (2) Temporary insurance assistance not to exceed \$75 per month for a maximum of six
24 months for a total assistance amount not to exceed \$450 per applicant;

25 (3) Limited loan guarantee of up to \$5,000 per participant to cover no more than 50 percent
26 of the outstanding loan balance that expires 12 months after loan origination;

27 (4) The maximum amount a participant may receive is \$6,950.

28 (5) The pilot program cannot be used to make monthly vehicle payments on behalf of any
29 participant.

30 (d) Vehicle eligibility standards. – Eligible vehicles must:

31 (1) Have a purchase price less than \$20,000;

32 (2) Be less than 10 model years old at the time of purchase;

33 (3) Have less than 120,000 miles;

34 (4) Pass a state safety inspection prior to delivery; and

35 (5) Be titled in the participant's name.

36 (e) Prohibition on transfer or sale of vehicle. – Vehicles purchased under the pilot program
37 may not be sold or transferred for 24 months after participant is accepted into the pilot program
38 except in hardship circumstances approved by the division.

39 (f) Loan Default and State Liability. – In the event of a default on the vehicle loan on the
40 behalf of a pilot program participant:

41 (1) The state's liability is limited solely to the loan guarantee amount;

42 (2) The state is not responsible for any portion of the loan beyond the guaranteed amount;

43 (3) The state has no obligation to pursue collection or repossession or recovery of the

44 vehicle;

45 (4) Any payment made pursuant to a loan guarantee fully satisfies the state's obligation for
46 the vehicle loan; and

47 (5) Pursuant to subsection (c), the state does not have any liability or duty on the vehicle
48 loan 12 months after the participant receives such assistance.

49 (g) Pilot program fiscal and participant limits. – The pilot program is limited to \$5 million per
50 year and no more than 750 participants. The division shall award eligible participants on a first-
51 come, first-served basis.

52 (h) Rulemaking. – The executive director may propose rules pursuant to §29B-3-1 et seq.
53 for the limited scope of the administration and implementation of this pilot program. Any proposed
54 rule may not expand eligibility, increase the type or amount of assistance, or extend the duration or
55 scope of the state's liability.

56 (i) Reporting. – By January 1 of each year the executive director shall report to the Joint
57 Committee on Government and Finance the following information:

58 (1) The number of participants;

59 (2) The total assistance provided;

60 (3) Loan performance and default rates;

61 (4) Employment retention outcomes of participants;

62 (5) Recommendations for continuation or modification; and

63 (6) Any other information that may be requested by the Joint Committee on Government
64 and Finance.

65 (j) Sunset provision. – This pilot program terminates five years after its effective date. No
66 new applications may be accepted after the sunset date.

67 (k) Effective date. – The First-time Drive to Work Pilot Program becomes effective July 1,
68 2026.

NOTE: The purpose of this bill is to create the First-time Drive to Work Pilot Program in the Division of Economic Development which provides certain vehicle purchase assistance to eligible participants.

Strike-throughs indicate language that would be stricken from a heading or the present law and underscoring indicates new language that would be added.