

**Department of Planning and Budget**  
**2026 General Assembly Session**  
**State Fiscal Impact Statement**

---

PUBLISHED: 2/3/2026 6:06 PM

ORIGINAL

**Bill Number:** HB984

**Patron:** Garrett

**Bill Title:** Virginia Consumer Protection Act; cash payments; discrimination prohibited; penalty.

**Bill Summary:** Prohibits a supplier from discriminating against cash as a payment for a retail sale, including by refusing to accept cash as a form of payment, posting signs on business premises that cash payment is not accepted, or charging a higher price to consumers who pay with cash. The bill includes certain exceptions to such prohibition and provides that a violation of its provisions constitutes a violation of the Virginia Consumer Protection Act.

**Budget Amendment Necessary:** Yes.

**Items Impacted:** Item 52

**Explanation:** The Attorney General and Department of Law (OAG) does expect to handle and investigate consumer complaints pursuant to the passage of this bill. The OAG may need additional staff to enforce the new statute under the Virginia Consumer Protection Act, which may include pursuing potential enforcement actions, issuing civil investigative demands, sending notices of violation letters, and filing suit when necessary.

**Fiscal Summary:** The OAG estimates that it would need additional staff to implement the provisions of this bill. The additional resources needed include an Intake Specialist, Investigator, and Assistant Attorney General.

**General Fund Expenditure Impact:**

<u>Agency</u>	<u>FY2026</u>	<u>FY2027</u>	<u>FY2028</u>	<u>FY2029</u>	<u>FY2030</u>	<u>FY2031</u>
	\$0	\$54,783	\$54,783	\$54,783	\$54,783	\$54,783
<b>TOTAL</b>	<b>\$0</b>	<b>\$54,783</b>	<b>\$54,783</b>	<b>\$54,783</b>	<b>\$54,783</b>	<b>\$54,783</b>

**Position Impact:**

<u>Agency</u>	<u>FY2026</u>	<u>FY2027</u>	<u>FY2028</u>	<u>FY2029</u>	<u>FY2030</u>	<u>FY2031</u>
	0.00	0.45	0.45	0.45	0.45	0.45
<b>TOTAL</b>	<b>0.00</b>	<b>0.45</b>	<b>0.45</b>	<b>0.45</b>	<b>0.45</b>	<b>0.45</b>

**Fiscal Analysis:** This new statute would be enforced by the OAG under the Virginia Consumer Protection Act (VCPA), which also gives enforcement authority to Commonwealth's Attorneys and attorneys for a county, city, or town. The OAG is also required by statute to serve as the central statewide clearinghouse for consumer complaints and to administer a program to facilitate the resolution of consumer complaints. At this time, the OAG cannot determine the number of complaints it may receive; however, the OAG expects it would

**Department of Planning and Budget**  
**2026 General Assembly Session**  
**State Fiscal Impact Statement**

---

need to handle and investigate complaints, as well as pursue potential enforcement actions, issue civil investigative demands, send notices of violation letters, and file suit when necessary. The additional resources that may be needed include approximately 5% of the time of an Intake Specialist (\$4,766), 20% of the time of an Investigator (\$22,864), and 20% of the time of an Assistant Attorney General (\$27,153). The cost of each position includes the annual salary, including benefits.

**Other:** No.