

STEP-BY-STEP GUIDE · BOSTON

Boston Car Registration, Insurance, Inspection, Parking Permit and E-ZPass: 2026 Guide

For cars brought from another state or from Türkiye and for private purchases: the order of steps, minimum insurance, the seven-day inspection rule, the City's excise tax, the free resident parking permit and the tunnel and bridge tolls.

SHORT ANSWER

Insurance comes first: the RMV will not register a car until a Massachusetts-licensed insurance agent stamps and signs your Registration and Title Application (the RMV-1 form). You do not need an SSN or a license to register, because a foreign passport or consular ID is accepted. A passenger plate is \$60 for two years and the title is \$75. The car must be inspected **within 7 days** of registration (\$35). The RMV says plainly there is **no grace period**. Boston adds two things: the City bills the motor vehicle excise tax, and the resident parking permit is free.

Step by step

- 1 Buy insurance first.** You take out a policy with a Massachusetts-licensed agent, and the agent fills in, stamps and signs the Registration and Title Application (RTA, commonly called the RMV-1). Without that stamp there is no registration. Agents and dealers can also complete the whole transaction for you through their own systems.
- 2 Gather the documents.** Coming from another state: Form MVU-29 (the sales and use tax exemption affidavit), the stamped RMV-1 and the other state's title. For identity, a valid U.S. or Canadian license, your original Social Security card, an accepted ID from the RMV list, or a **foreign passport or consular ID** all work. You do not need a license or an SSN to register a car.
- 3 Go to a Service Center.** Registration and title transactions accept walk-ins, though appointments are prioritized. You can use Haymarket (136 Blackstone St., no parking) or Watertown (550 Arsenal St.). Plates and the registration come the same day, and the title arrives by mail in 6 to 8 weeks.
- 4 Inspect within 7 days.** Within 7 days of registering you go through the Massachusetts Vehicle Check inspection (\$35, \$15 for a motorcycle) and then repeat it every year.
- 5 There is no grace period.** You are expected to register as soon as you become a Boston resident; the law provides no cushion.

Fees and taxes

ITEM	AMOUNT
Passenger registration (standard plate, 2 years)	\$60
Certificate of title	\$75 (duplicate \$25)
Annual inspection	\$35 (\$15 motorcycle)
Sales and use tax	6.25% on the higher of the sale price or the NADA value
Motor vehicle excise	\$25 per \$1,000 of value, billed by the City of Boston
Boston resident parking permit	Free

- **Sales tax exemption:** if you bought the car in another state more than 6 months before moving and registered it there, Form MVU-29 exempts it. A car bought tax-free and delivered in Massachusetts does not qualify.
- **The excise tax:** it is charged not by the RMV but by the city where the car is garaged, and in Boston the bill comes from the City once a year. Value is a percentage of the list price that falls with age: 50% in the year before the model year, 90% in the model year, then 60%, 40%, 25% and 10% from year five on. The minimum is \$5 and the bill is due 30 days after it is issued. An unpaid excise blocks the renewal of your license and registration, and clearing the block costs another \$20 at the RMV. **The bill goes to the address in your RMV record**, so if you move without updating it you build up penalties without ever seeing the bill.

Boston resident parking permit

- **It is free:** the City's Parking Clerk issues it at 1 City Hall Square, Room 224, Boston MA 02201, phone 617-635-4410, rpp@boston.gov.
- **Where you need it:** on streets signed "Resident Parking Only." The car must be registered in that neighborhood, so the address on the registration has to match the address on the permit. If you move within the city, you need a new permit.
- **Documents:** confirm the City's current document list on the [parking permit page](#) or by calling 617-635-4410 before you apply.
- **Parking tickets** are paid online (with a 2.75% card fee) or by mail.

Minimum insurance

COVERAGE	MASSACHUSETTS MINIMUM
Bodily injury to others, per person / per accident	\$25,000 / \$50,000
Property damage	\$30,000
Personal injury protection (PIP)	\$8,000

Premiums are built from your driver class (how many years you have been licensed), the territory where the car is garaged and your Safe Driver Insurance Plan points. Garaging a car in a dense part of Boston pushes the premium up. Whether an insurer credits your Turkish driving history as experience is not stated on any official page and varies by company, so give the date on your Turkish license when you ask for a quote. With no credit history the first quotes can be high, so get prices from several agents. The Division of Insurance is at 1000 Washington Street, Suite 810, Boston MA 02118, phone 617-521-7794.

E-ZPass MA, the tunnels and the Tobin Bridge

There are no toll booths and no cash in Boston; everything is electronic. The Sumner, Callahan and Ted Williams tunnels, the Tobin Bridge and the Mass Pike (I-90) all work with cameras and transponders. Two routes: a free **E-ZPass MA** transponder account at the discounted rate, or billing from your plate (**Pay By Plate MA**, no discount).

CROSSING (2-AXLE CAR)	MASSACHUSETTS E-ZPASS	ANOTHER STATE'S E-ZPASS	PAY BY PLATE
Sumner, Callahan and Ted Williams tunnels	\$1.50	\$1.75	\$2.05
Tobin Bridge	\$1.25	\$1.25	\$1.55

- **Which direction is tolled:** both the tunnels and the Tobin Bridge are tolled in both directions.
- **Opening an account:** the [E-ZPass MA](#) transponder is free. Walk into a customer service center and you get it the same day, or it comes by mail. The opening payment is \$20 per transponder on automatic replenishment and \$30 on manual. The transponder also works in the other E-ZPass states.
- **Without an account:** the camera reads your plate and the invoice goes to the registered owner about 7 to 10 business days after the trip, with a **\$0.60** processing fee per invoice.
- **If you do not pay:** you have 30 days. On days 31 to 60 \$1.00 is added per late toll; on days 61 to 90 another \$1.00; past 90 days another \$1.00 per toll plus a **\$20.00 RMV fee**, and your license and registration can be marked for non-renewal. The \$2, \$5 and \$10 late fees printed on unofficial sites are not correct.
- **Mass Pike (I-90):** heading west out of Boston, the toll is calculated at each gantry. Look up your own route in the [EZDriveMA toll calculator](#) rather than trusting the figures on unofficial sites.
- **Resident rate:** the calculator shows a discounted rate for some residents, \$0.20 in the tunnels and \$0.15 on the Tobin. The eligibility rules are not on an official page, so call 877-627-7745 and ask whether your East Boston, South Boston or Charlestown address qualifies.
- **Scam warning:** EZDriveMA has published a warning about text messages claiming unpaid tolls. Customer service is 877-627-7745.

NOTE FOR IMMIGRANTS

Keep the order straight: insurance, then registration, then inspection within 7 days. Two details catch newcomers in Boston. The excise bill and the toll invoices go to the address in your RMV record, so a move you do not report means penalties and a renewal block you never saw coming; and the parking permit depends on the car being registered in that neighborhood. Driving before you open a toll account is the other expensive habit: you pay \$0.60 extra on every invoice. If you use the tunnels to get to Logan, open the account in your first week. If you are subject to the address-reporting requirement, report your new address to USCIS within 10 days (Form AR-11) as well.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN BOSTON

Have a question about your immigration status?

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