

STEP-BY-STEP GUIDE · CHICAGO

Car Registration, the Chicago City Sticker and I-PASS: 2026 Guide for Newcomers

The state title and plates, the city vehicle sticker every Chicago resident owes, the free emissions test, insurance and tolls.

SHORT ANSWER

Chicago has two separate charges. The state one: within 30 days of moving you apply for an Illinois title (\$165) and plates (\$151) at an SOS facility. The city one: the Chicago city vehicle sticker, \$105.18 for a passenger car in 2026, owed by any Chicago resident wherever the car is registered, within 30 days of moving into the city. The late fee is \$60 and tickets start at a \$200 minimum. Third-party sites still quote the old price.

1. The state side: insurance, title and plates

- 1 Buy Illinois insurance first.** The minimums are \$25,000 for injury or death of one person, \$50,000 for more than one person and \$20,000 for property damage. Keep the card in the car. Driving uninsured costs at least \$500 and suspends your plates.
- 2 Book an appointment.** The Chicago Flagship Center (125 W. Monroe St.) requires a vehicle appointment for title and plate work: apps.ilsos.gov/dlexamcheck.
- 3 Bring the documents and the form.** Form VSD-190, the original out-of-state title (if a lienholder keeps it, copies of the title, registration and bill of sale plus a copy of the loan agreement), the odometer reading, the VIN and the owner signatures. An Illinois title does not need notarization.
- 4 File the tax form.** A vehicle titled and registered elsewhere for at least three months before you moved is exempt from Illinois tax, but you still file the form showing the exemption: RUT-50 if you bought from an individual, RUT-25 from an out-of-state dealer.
- 5 Get the emissions test.** All of Cook County is inside the testing area. The test is every two years, free and needs no appointment. Plates cannot be renewed without it. Check whether your car is due by plate or VIN on the [Illinois Air Team](https://www.illinoisairteam.com) site, or call 844-258-9071.

ITEM	AMOUNT
Title (original)	\$165
Standard passenger plate and annual renewal	\$151
Total for a first transaction (title plus plates)	\$316

ITEM	AMOUNT
Motorcycle plate	\$41
Duplicate title	\$50
Emissions test	free

Inside Chicago the emissions station at 6959 W. Forest Preserve Dr. is open Mon-Fri 8 a.m. to 6 p.m. and Saturday 7:30 a.m. to 1 p.m., with a 24-hour self-service kiosk. There is also a kiosk at 3101 S. Pulaski Rd. and there are partner Car-X sites.

2. The city side: the Chicago city sticker

The sticker the Office of the City Clerk sells is a wheel tax, and the money goes to street repair. The [Clerk's page](#) says every Chicago resident who drives, parks, leases or owns a vehicle in the city must buy one. Having the car registered at a suburban address or in another state is not an exemption.

STICKER	2026 ANNUAL PRICE
Passenger vehicle (curb weight 4,500 lb or less)	\$105.18
Large passenger vehicle	\$167.07
Small truck	\$247.50
Large truck	\$556.92
Motorbike	\$55.69
Residential parking zone add-on	\$25 a year
Senior (65 and over) sticker	\$37 a year

WATCH FOR OLD PRICES

These prices took effect January 1, 2026. **Third-party sites still quote the old amounts (\$96.85 or \$100.17).** Confirm the figure on the Clerk's own page.

- **Deadline:** 30 days from the day you move into the city or buy the vehicle. The sticker term starts on the first day of that month.
- **If you are late:** a new record carries a \$60 late fee (\$30 for seniors) and possible back charges by the month. To avoid it, prove your move-in date with a lease or a mortgage or deed, and for a new vehicle with a bill of sale, executed title, Illinois form ST-556 or SOS form VSD-190, plus a copy of the Illinois registration ID card and a photo ID.
- **Tickets:** a missing or expired sticker brings a ticket of at least \$200, repeatable every 24 hours. After a sticker expires there is a 30-day purchase grace period with no late fee, and tickets start 15 days after expiry.
- **Where to buy:** online through [EzBuy](#), by mail (10 to 12 business days), or in person at City Hall, 121 N. LaSalle St., Room 107; the North Side office, 5430 W. Gale St.; or the South Side office, 5672 S. Archer

Ave. All weekdays 9 a.m. to 5 p.m., phone 312-742-5375. In person, bring the vehicle registration ID card, a photo ID and proof of address. A replacement for a lost sticker is \$20 and needs a police report.

- **Motorbikes:** the medallion for the rear plate is sold only at City Clerk offices and online.

Tolls: I-PASS and missed tolls

The Illinois Tollway roads around Chicago (I-90, I-88, I-294, I-355, IL 390) are all-electronic with no cash lanes. Three ways to pay: an I-PASS transponder, an out-of-state E-ZPass, or Pay By Plate with no transponder. In the Tollway's 2026 table the no-transponder rate is double the I-PASS rate.

- **I-PASS:** a prepaid account. The sticker tag is free at a Tollway Customer Service Center or can be ordered online; retailers such as Jewel-Osco and Road Ranger charge a service fee. A tag bought online or at a store must be activated (1-800-824-7277). Auto-replenishment is the simplest way to avoid fees.
- **If you miss a toll:** open a Pay By Plate account within 14 days of the trip and there is no fine or fee; it works for rentals and visitors too. After 14 days an invoice is mailed at 30 days, with more at 60 and 90, each adding a fee per toll (the first invoice adds \$3 per toll for passenger vehicles).
- **Do not let tolls pile up:** SOS lists a tollway suspension among its license reinstatement categories, with a \$70 reinstatement fee.
- If you stay inside the city you may never use the Tollway; the transponder earns its keep on trips toward O'Hare, the suburbs and out of state. Current rates are on the [Tollway rate page](#).

NOTE FOR IMMIGRANTS

- City sticker and toll invoices go to the address on your SOS vehicle record, so update it within 10 days of moving. If you are subject to the address-reporting requirement, tell USCIS your new address too (Form AR-11).
- Skipping the city sticker is the most common new-arrival mistake. Take your lease to the counter: that one document is what keeps the \$60 late fee off the bill.
- Budget the first year at once: \$316 for title and plates, \$105.18 for the sticker, plus insurance.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN CHICAGO

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Attorney Asim Clinch serves clients in Chicago and the surrounding area, in Turkish and English.

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Office: 321 N Central Expy, Ste 206, McKinney, TX 75070

Attorney responsible for this guide: Asim Clinch, Esq., Clinch Law Firm P.C. Attorney Asim Clinch is a member of the Missouri Bar (No. 76084) and practices U.S. federal immigration law.

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