

STEP-BY-STEP GUIDE · COLORADO

Colorado Car Registration, Ownership Tax, Emissions and Tolls 2026

Vehicles are county business, licenses are state business. A 90-day deadline, a tax frozen at the original list price, an emissions area drawn by county, and tolls that can lock your registration.

SHORT ANSWER

The first rule is where to go: **the state handles drivers and the county handles vehicles**. Title, registration, plates and emissions go to **the county motor vehicle office where you live**; licenses and tests go to a **state driver license office**. The deadline is **90 days**, a separate clock from the 30 days for the license. The annual cost is not called a property tax but a **Specific Ownership Tax**, and its base is frozen at **85% of the price when the vehicle was new**, never at market value; **it is owed even if the car is never driven**. Emissions are **drawn by county**, and because the source contradicts itself on the number, this guide gives **names and no count**. There are tolls too, and **an unpaid toll chain ends in a hold on your vehicle registration**.

Which door: county or state

BUSINESS	WHERE IT GOES
License, instruction permit, identification card, REAL ID, knowledge test	State driver license office, by appointment
Title, registration, plates, emissions extension, late fee	The county motor vehicle office where you live

The agency's own sentence is that **the county motor vehicle office where you live handles individual title and registration transactions, and the state cannot book those appointments**; some county offices take walk-ins. Taxes and fees are not collected by the state either: the agency refers every tax and fee question to **your local county office**. One sequencing rule: **you have to title before you can register**. And for a reader without status there is a clear answer: the agency's own FAQ on the standard document page answers the question about registering a car by saying that **vehicle registration is available in the same manner as for all other residents**. One payment detail: most counties take Visa, MasterCard and Discover, while **only Weld and Yuma counties also take American Express**, so ask your own county before you go.

Deadlines and the late-fee machine

SITUATION	DEADLINE
Newly moved to Colorado	Register within 90 days of becoming a resident (the license deadline is 30 days ; both clocks start the same day)
Already a resident and buying a vehicle	Within 60 days of the sale or transfer, even from an out-of-state dealer
Renewal	A one-month grace period: registration must be renewed by the last day of the month following expiration
Late fee	\$25 per month or part of a month, capped at \$100 (\$10 for trailers)
Temporary tags	No grace period at all. The grace period applies only to annual renewals, and an expired temporary tag also brings a traffic citation
A vehicle you do not drive	Inoperable vehicles in storage must be registered on the same schedule

Two warnings come from the agency's own sentences and both cost money. First: **a delay at the dealership or the county office is not an excuse**; if a temporary tag is about to expire, get **a second temporary tag** from the dealer or the county office before it does. Second: **mail delay, or never receiving the renewal card, is not a legally acceptable reason to waive or refund a late fee.** The owner is expected to know their own expiration date, so put the renewal date in your own calendar. The statutory waivers are narrow: natural disaster, weather-related delays, office closures, medical hardship on a form signed by a health official (**DR 2538**), information system failures and active duty military service. Refund requests go on **DR 2468**; the state call center for registration questions is **303-205-5608**.

The annual cost: the Specific Ownership Tax

Colorado has no tax on a vehicle called a property tax, but it has the same idea under the name **Specific Ownership Tax**, and the agency tells you in its own words to think of it as the property tax on your vehicle, paid each year when you register. **The mechanics diverge exactly here: the tax has nothing to do with market value.** The base is **85% of the manufacturer suggested retail price when the vehicle was new**, and that base **never changes**. The only thing that changes is the rate, which falls with the model year.

YEAR OF SERVICE (PASSENGER CAR, SUV, VAN)	RATE
Year 1	2.1% of taxable value
Year 2	1.5%
Year 3	1.2%
Year 4	0.9%
Years 5 to 9	0.45%
Year 10 and later	A flat \$3.00

IT IS OWED EVEN IF THE CAR IS NEVER DRIVEN, AND A CONCLUSION FOLLOWS

- The agency's statement is that a vehicle **does not have to be operated** to be subject to this tax. A second car sitting in the garage still generates it.
- **The useful conclusion:** an older car is distinctly cheaper to register in Colorado, and the saving is in the tax rather than the fees. Because the base is frozen at the original list price, an expensive vehicle stays expensive until it turns ten; past ten years the ownership tax drops to **\$3**.
- **We cannot give a single total figure**, because weight, county and add-on lines change it. The add-ons worth knowing: a road safety surcharge (2,001 to 5,000 pounds) of **\$19.30**, rising to \$23.00 from **September 1, 2027**; a bridge safety surcharge of \$18.00; from **July 1, 2026** a vehicle age fee of \$12 under 7 years, \$10 at 7 to 9 years and \$7 at 10 years and over; a \$4 clerk fee; and for a full electric vehicle an annual road usage fee of **\$63.05** plus \$26 for July 1, 2026 through June 30, 2027 (\$13 for a plug-in hybrid), with that second line rising every July 1.
- **And there is a real opportunity for a newly arrived family:** you can select the **Keep Colorado Wild Pass** at registration. The annual state parks pass is \$80 on its own but **\$29** when selected at registration, and it turns the registration itself into a parks pass. What it does not cover is equally clear: national parks, local parks, state wildlife areas and state trust lands are outside it, and camping and hunting still need their own reservation or license.

Emissions: the boundary is drawn by county

The program area covers these counties: **Adams, Arapahoe, Boulder, Broomfield, Denver, Douglas, Jefferson, Larimer and Weld**. On top of that sits a **commuting rule** that reaches people living outside the program area: even if your vehicle is registered in a county outside it, **a test is required if the vehicle is driven into the program area at least 90 days a year for work or school**. The operator names students and military personnel who keep a vehicle locally as examples.

WHY THIS GUIDE PRINTS NO COUNTY COUNT

- The program operator's FAQ **contradicts itself**: one answer on that page refers to the **seven** counties and then lists **nine**, while another answer on the same page refers to the **nine-county** program area.
- **So read the names, not the number**. The only thing that decides the question is whether your address sits in one of the counties above. If you see a figure quoted somewhere, know that it reflects an inconsistency inside the source; call the program's line if you need certainty.
- **We do not quietly resolve the contradiction**, because picking the wrong side sends a reader either into an unnecessary station queue or into an incomplete registration.

TOPIC	RULE
Exemption	Gasoline vehicles are exempt for the first seven model years , diesels for the first four . The exemption breaks on a sale: if ownership transfers in the last year of the exemption, a test is required anyway
Frequency	Every two years for 1982-and-newer vehicles past seven model years; annually for 1981-and-older vehicles

TOPIC	RULE
Fee	\$35 for 1982 and newer, \$20 for 1981 and older, \$25 for a VIN verification. A 2% processing fee applies on credit cards
Permanent exemption	Kit cars, fully electric vehicles , motorcycles, horseless carriages, street rods and farm vehicles
Stations	18 stations , no appointments, first come first served. Weekdays 8:00 to 17:30 , Saturday 8:00 to 13:00 ; closed Sunday and on public holidays
Weather closure	Stations close when the temperature falls below 15 degrees Fahrenheit (about minus 9.4 Celsius) and do not open until the morning temperature passes that threshold. Snow usually does not close them
Passing without a station visit	The state runs roadside units called RapidScreen ; a clean reading matched to your registration record means your renewal card says you passed the roadside test and the station visit is skipped
The seller pays	The agency's sentence: at the time of sale the seller must give the buyer a passing emissions test that has not been used before
Safety inspection	The research found no periodic mechanical safety inspection requirement. We do not say there is none, we say it was not found; separate rules may apply to a salvage or rebuilt vehicle, so ask your county

Mandatory insurance and two coverages that arrive by default

- The minimum limits are **\$25,000 bodily injury per person, \$50,000 per accident and \$15,000 for property damage**, so **25/50/15**. Colorado is an **at-fault** state: liability coverage pays for the damage from an accident in which you are found at fault.
- **Uninsured and underinsured motorist coverage** is optional, **but it is included in your policy unless you reject it in writing.**
- **\$5,000 of medical payments coverage** is also included unless rejected; it pays **before your health insurance** and can be applied to your health plan's copay or deductible.
- **We give the reason it matters in the regulator's own estimate: between 15% and 20% of Colorado drivers are uninsured.** A newcomer taking the cheapest online quote may be looking at a policy where both coverages were stripped out to make the price look low. When you take a quote, check whether those two lines are still there.
- The state checks insurance from a database rather than from paper: registration records are matched against policy data **by vehicle identification number**, so an officer does not need to see your paper card. The regulator writes that this is not a consumer platform; if you think something is wrong, go to **your insurance agent. We found no official page stating the penalty for driving uninsured, so we print no figure.**

Three people ride free, but not on every road

Colorado has two separate toll worlds: **E-470**, tolled end to end (47 miles, all-electronic since 2009, the fast road to the Denver airport), and **Express Lanes** opened inside otherwise free motorways. The statewide

account and transponder is **ExpressToll**; an account opens with **\$35 prepaid** and, in the authority's words, saves **35% or more** on E-470. Driving without an account works too, since cameras read the plate and a statement is mailed within 30 days, but the authority itself writes that **rates are higher** for plate billing because its operating cost is noticeably higher. **The HOV3+ rule splits here:** a driver with two or more passengers can use the **US 36, I-25 and Central 70** lanes **free** with a switchable transponder, but the agency's very next sentence is that **the I-70 Mountain Express Lane and the C-470 Express Lanes do not include a free HOV3+ policy**. In Colorado HOV3+ counts the driver, so three people means the driver plus two passengers; **a couple does not qualify**. The free ride works only with the **switchable transponder**, which in the agency's words is the only pass that allows it. **We do not state the switchable transponder price as settled:** the agency's pages indicate it is supplied free to drivers who will use it only for carpooling on I-25 and US 36 and is otherwise \$18 including shipping, but those figures came from a search summary, so confirm before ordering. The practical result in one sentence: **a family driving to the mountains for the weekend pays on the I-70 mountain segment for the same kind of lane it used free on I-25**. We print no toll amounts here, because the rate depends on entry and exit; use the authority's own calculator at e470.com/toll-rates/calculator.

STAGE	CONSEQUENCE
Statement not paid by the due date	A second statement and a one-time \$5 late fee
Second statement not paid	A third statement, no further fee
Unpaid for 90 days	The account goes to default and on to a collections law firm for up to four months; the debt is now the tolls plus \$5 plus a one-time \$20 collection fee
Still unpaid	A civil penalty notice printed on pink paper , carrying a \$25 penalty per notice. Once the notice reaches you, a hearing can be requested
Penalty unpaid for 30 days	A hearing officer's final order: tolls plus \$5 plus \$20 plus \$25 plus a \$20 court fee
Final stage	The authority and the state's transportation investment office may, under a program authorized by Colorado law, ask the Division of Motor Vehicles to place a hold on the vehicle registration of an owner who has not paid
The omission that triggers it	Not updating the vehicle registration address after a move. The authority's own sentence: updating the license address does not update the vehicle registration on file, and Colorado law requires that update within 30 days . Toll statements go to the registration address, so a person who never sees the bill at an old address rides this chain to the bottom



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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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