

STEP-BY-STEP GUIDE · CONNECTICUT

Car Registration, the Tax Block, Insurance and Tolls in Connecticut 2026

A town motor vehicle tax debt blocks the registration by statute. Title, emissions test, the 90-day trap, minimum insurance and the tolls outside the state.

SHORT ANSWER

The deadline is **90 days**, the same 90 days as the license, and one appointment can carry both. Two things to know up front. First, **the emissions test happens before the DMV appointment**, not after. Second, and sharper: **a town motor vehicle tax debt blocks the registration by statute**, and only that town's tax collector can clear it, electronically. Connecticut has **no county government, so there is no county office to go to**: the body is the **town or city tax collector**.

Four steps, and the order matters

- 1 **Find the title.** The **original** out-of-state title is required; the state will not register a vehicle on a photocopy. If there is a lien or a lease, the **lienholder must mail the original directly to the DMV**: ATTN: Title Section, Room 305, 60 State Street, Wethersfield CT 06161. A leased vehicle also needs a power of attorney from the leasing company. Once delivery is confirmed, wait **5 business days** before your appointment.
- 2 **Know the 90-day title trap.** The DMV holds your title for **at most 90 days**; if the transaction is not completed in that window it returns the document to the lienholder and the process starts over. If the lienholder will only provide a photocopy of the front and back, the DMV issues a **Courtesy Registration valid for up to 6 months**; it cannot be used to transfer ownership, it costs 25 percent of the base registration fee plus the other initial registration fees, and it cannot be renewed until the original arrives.
- 3 **Emissions test or VIN verification.** Every vehicle **older than four model years** needs an emissions test; a newer one does not, but it still goes through VIN verification at an emissions station. Either way you receive a **Vehicle Inspection Report (VIR)** and you take that to the DMV appointment.
- 4 **Documents and appointment.** Identification (**photocopies are accepted for vehicle registration**, the opposite of the license transaction), proof of insurance meeting the state minimums, a completed **H-13B** form, the VIR and the fees. The transfer is **by appointment only** and only at a DMV hub office or the Enfield branch office; it cannot be done online.

THE TOWN TAX BLOCKS THE REGISTRATION, AND THE VERB IS "MUST"

- The DMV's own wording: **Connecticut state law requires the DMV to refuse to register a vehicle in the name of any person reported as delinquent in taxes by a Connecticut town or city.**
- **It is person-based, not vehicle-based.** The block attaches to the name. A debt left over from one vehicle also stops the registration of another, and every renewal in that name.
- **Paper tax receipts are no longer accepted.** The DMV's note reads: the DMV will no longer accept paper tax receipts, your tax collector must clear you **online**. Taking a stamped receipt from the town hall to the counter does not work.
- **The body is the town.** You contact the city or town named in the notice, clear the debt, and then that town's tax collector clears the record electronically. County government was abolished in 1960, so there is no county office to go to.
- **The verb is different for parking tickets.** For unpaid parking tickets the statute **allows** the DMV to refuse; it does not require it. For tax debt it is **must**, for parking tickets it is **may**. The difference looks small and in practice means that a tax debt is an absolute wall.
- **How long the electronic clearance takes is not published** and we could not confirm whether it can be done same day. Call your town's tax collector **weeks**, not days, before the date you need to renew.

The third and fourth blocks

Emissions status is a separate block: the vehicle you are registering must be current on its emissions requirements, and a 30-day delay carries a **\$20** penalty. Commercial vehicle safety records are another: a person flagged through a roadside inspection (860-263-5446), a school bus inspection (860-263-5447) or a federal out-of-service order (860-263-5163) cannot register a vehicle. **We could not confirm how often the emissions test repeats**, because the DMV fee and testing pages would not open by any route during the research.

Insurance: minimum limits and a \$200 penalty

COVERAGE	MINIMUM
Bodily injury, per person	\$25,000
Bodily injury, per accident	\$50,000
Property damage, per accident	\$25,000

- The DMV says in its own words that it strongly recommends considering higher property damage coverage.
- **Coverage must be continuous for as long as the vehicle is registered:** the obligation ends when the registration or the plates are canceled, not when you stop driving the car. Insurers report gaps to the DMV automatically and a gap longer than **14 days** triggers a suspension notice by mail.
- **The penalty is \$200 per lapse.** Pay it and produce proof of insurance and the suspension lifts; prove continuous coverage and the penalty can be removed entirely. Ignore the notice and your registration and

all registration privileges are suspended, meaning no new vehicle can be registered in that name and nothing can be renewed.

- **The legitimate way to stop coverage** is to return and cancel the plates, or put them on hold with the Customer held option, and **get a receipt**. The DMV says this also **stops the tax accruing**, which brings us back to the town motor vehicle tax. For a seasonal vehicle you ask the insurer in writing for a suspension of liability and keep comprehensive cover; the car cannot be driven in that period.
- **Proof of insurance the DMV accepts:** a policy declarations page, a letter of experience on the insurer's letterhead, or a valid permanent CT Insurance Identification Card. **Temporary cards, invoices and binders are not accepted.**

Equipment traps on a car from another state

- **Window tint** is legal only if each window carries a valid compliance sticker or the vehicle has the manufacturer's safety certification label. A car with tint that was legal in another state can fail here.
- **Aftermarket side exhaust is prohibited.** A working factory side exhaust is fine, a later modification is not.
- State law requires **two exterior mirrors**.

The car is taxed as property every year

- The state taxes a car as property **every year, at town level**. There is no state car tax and no county car tax: **the town where the vehicle is garaged on October 1** issues the bill.
- **The method changed with the October 1, 2024 list.** Assessors previously used 100 percent of a pricing guide's average retail value; now the value is derived from the **manufacturer's suggested retail price** reduced by a statutory depreciation schedule. The MSRP is fixed once, the resulting value is multiplied by the statewide **70 percent** ratio, and the result is multiplied by the motor vehicle mill rate and divided by 1,000. **No vehicle may be assessed below \$500.**
- **The default depreciation schedule:** 85 percent of MSRP up to year 1, then 80, 75, 70, 65, 60, 55, 50, 45, 40, 35, 30, 25, 20 through year 14, 15 percent for years 15 to 19, and from year 20 no less than \$500.
- **But a town may adopt an alternative schedule five points higher at every age** (90 / 85 / 80 and so on), by a vote of the town's legislative body. **So two towns can tax the same car differently.** We could not confirm which schedule Hartford uses; ask the assessor on 860-757-9640.
- **The cap is a limit, not a rate:** the motor vehicle mill rate cap is 32.46 mills and applies to the **combined** total of the town and every taxing district inside it. In fiscal 2027 only 31 of 169 towns sit at exactly 32.46, and Hartford and New Haven are among them. The state's own worked example on a 2020 model sedan: \$461.83 a year under the old method, \$354.76 under the new one.

Tolls: there are none anywhere in the state

None. **Connecticut has no tolls on any highway, bridge or tunnel**, and has not since the late 1980s; the last toll in the state was paid on the Charter Oak Bridge in Hartford on **April 28, 1989**. One consequence follows: **there is no E-ZPass CT**, because the state is not an E-ZPass member. There is independent confirmation too: the E-ZPass Group's own member list names agencies in twenty states and **no Connecticut agency appears**. I-84 through Hartford was never tolled. The legislative research office's 2018 analysis concluded

that bringing tolls back under a federal program would not require repayment of the 1983 federal agreement, so the obstacle is political rather than legal. **As of October 6, 2026 no Connecticut toll in force or planned could be found**, but this is the item in this file most likely to change.

What happens when you leave the state

You meet tolls as soon as you cross the line, and since there is no Connecticut transponder to buy you have to **open an account with a neighboring state's agency**. The good news is that one tag works across the whole network: E-ZPass covers twenty states and a tag from one member is read by all the others. **Do not be misled by the word resident**: New York's Staten Island and Rockaway resident discounts depend on living in a named neighborhood there, and a Connecticut resident qualifies for none of them.

ENTERING NEW YORK CITY (JANUARY 4, 2026 RATES, PASSENGER CAR)	WITH E-ZPASS	BILLED BY MAIL
Bronx-Whitestone, Throgs Neck and Robert F. Kennedy bridges; Hugh L. Carey and Queens Midtown tunnels	\$7.46	\$12.03
Verrazzano-Narrows	\$7.46	\$12.03
Henry Hudson	\$3.42	\$8.87
Cross Bay Veterans Memorial, Marine Parkway-Gil Hodges	\$2.80	\$6.02

Look at the gap: on the main crossings, \$12.03 instead of \$7.46 without a transponder, about 61 percent more for the same crossing. That alone is the case for opening an account before your first trip if you commute. On the Massachusetts side collection is entirely electronic with no booths, under the EZDriveMA program; without a transponder the registered owner is billed from the plate, but **the Massachusetts rates could not be read, so we print no figure**. The Rhode Island Turnpike and Bridge Authority is also an E-ZPass member, so your tag works on the Newport Pell Bridge, but its rates could not be read either. The New York State Thruway rates and the amount of the Manhattan congestion charge could not be read in this research; we print no figures for those three.

THE REAL TRAP FOR A NEWCOMER IS VERY PREDICTABLE

- The car is registered, the owner moves within the state or never sees the bill sent to the old town, and the block surfaces only at **renewal time**. At that point the only body that can lift it is not the DMV but the **town**, and only electronically.
- The moment you register, **write down which town you will owe motor vehicle tax to**.
- If you move within the state, tell the **old town's tax collector** your new address.
- When you hand back plates, **always get a receipt**; it stops both the insurance obligation and the tax accruing.
- A household that drives only inside the state sees no toll line at all: no transponder, no account, no invoice in the mail. If you travel regularly to New York, Boston or Providence, open a neighboring state's E-ZPass account before your first trip.
- The E-ZPass Group's own warning: it does not hold customer accounts and does not collect tolls, so a message claiming to come from it and saying you owe money is a scam. The DMV likewise does not text or email residents about traffic violations.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN CONNECTICUT

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Attorney Asim Clinch serves clients across Connecticut, in Turkish and English. Free evaluation: clinchlaw.com/free-evaluation · +1 866-491-7669

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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