

STEP-BY-STEP GUIDE · DELAWARE

# Registering a Car in Delaware: Inspection, Tax and Insurance 2026

There is no sales tax on a vehicle, there is a document fee instead, and the base is the greater of price or value. Inspection happens in the state's own building, free, and the county changes nothing.

## SHORT ANSWER

Read three things together. First, **Delaware charges no sales tax on a vehicle**; it charges a **5.25 percent document fee** instead, and the base is the **sale price or the market value, whichever is greater**, so a low figure written on an invoice does not lower the tax. Second, **inspection happens at the DMV's own four facilities and it is free**; there are no private stations, and **the county changes nothing** except which building you drive to. Third, **personal injury protection is mandatory** in Delaware, which means an insurance quote here **cannot be compared** with a quote from a pure liability state. And there is one provision in insurance scoring that concerns a Turkish reader directly: **nationality is on the statutory list of forbidden inputs**.

## One agency does all of it

The Delaware DMV handles the driver, the vehicle, the title, the plate **and the inspection itself**. There is no county motor vehicle office, the county assessor plays no part in this, and there is **no private inspection station** on an ordinary street. In many states in this series the driver side and the vehicle side sit in two different agencies; here there is a single chain of counters and **four buildings serve the entire state**. For a Smyrna resident that translates into one sentence: **you drive to Dover**, and the license, the registration, the plate and the free inspection are in the same building.

## A document fee instead of sales tax

| ITEM                                   | AMOUNT OR RULE                                                                                                                      |
|----------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------|
| Document fee                           | 5.25 percent, on the <b>sale price or market value, whichever is greater</b> . Minimum <b>\$8</b> . Manufactured homes 3.75 percent |
| Annual registration renewal            | <b>\$40</b>                                                                                                                         |
| Late renewal                           | \$20                                                                                                                                |
| Title: no lien / with lien / duplicate | \$35 / \$55 / \$50                                                                                                                  |
| Temporary tag, temporary permit        | \$20, \$20                                                                                                                          |
| Courtesy inspection                    | \$4                                                                                                                                 |

| ITEM                                                            | AMOUNT OR RULE                                                                                                                                                             |
|-----------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Personalized plate                                              | \$40 a year                                                                                                                                                                |
| Disability parking placard                                      | No charge                                                                                                                                                                  |
| Annual electric and hybrid surcharge, effective October 1, 2025 | Under 6,000 pounds: hybrid <b>\$60</b> , plug-in hybrid <b>\$85</b> , electric and fuel cell <b>\$110</b> , other alternative fuel <b>\$110</b> . Electric motorcycle \$15 |

**AN OUT-OF-STATE SELLER: NO CREDIT, AND THE AGENCY ITSELF WRITES THAT YOU CAN BE TAXED TWICE**

- **There is a trade-in credit:** an owner who trades in a Delaware-titled vehicle may deduct the trade value from the sale price of the new vehicle; the agency adds that certain limitations apply.
- **There is credit for tax paid to another state, but the ninety days are strict:** Delaware accepts sales or transfer tax paid to another state for vehicles titled or registered there **within the ninety days before** the Delaware registration, and in its own words **the ninety-day rule is strictly enforced**.
- **The other side, in the agency's own words:** Delaware residents who buy a vehicle from an out-of-state dealer **receive no credit for taxes paid**, and the agency writes that residents should be aware they **may be taxed twice** on vehicles purchased in some states.
- So a cheap car from just across the line is not cheap until the Delaware document fee is in the arithmetic. **Before you buy, write the other state's tax and the 5.25 percent on the same sheet of paper.**
- There is a military exception: a service member or family member assigned in Delaware who presents the orders to the DMV **within ninety days** of the move or the purchase may keep the vehicle registered in their state of residence. Because there is an air base in Kent County, that exception really operates around Smyrna.

## Inspection: in the state's own building, free, and the county does not matter

The agency's sentence reads: **the division performs vehicle inspections at all four facilities, and inspections are performed at no charge.** That is a first in this series; in other states the inspection is bought from a private station or a contractor.

- In the agency's words, **all vehicles titled in Delaware for the first time generally must be inspected.**
- **First exception:** a new vehicle never titled in any state is not inspected if the seller provides the buyer with the Delaware title application.
- **Second exception:** vehicles within the **seven most recent model years**, at 10,000 pounds or less, titled in Delaware for the first time, can pass on a **vehicle identification number verification alone**.
- For an ordinary car the inspection means a **safety inspection** (tires, brakes, glass), an **exhaust emissions test** and a **fuel system leak test**.
- **The inspection window opens 90 days before the registration expires**, and an early inspection inside that window **does not move the expiration date forward**.
- To renew you give the agency **proof of valid Delaware liability insurance** and a **vehicle inspection report**. The agency sends renewal notices roughly **90, 60 and 30 days** before expiration, and some owners can then renew **by mail without inspection**.

- **Before you pull into the lane:** bring the insurance and registration cards, warm the engine fully, **turn off the air conditioning, the heater and the radio**, know where the hood release is, and bring the key to a locking fuel cap. An idle test takes about **1 minute**, an onboard diagnostics test about **2 minutes**. **If you just replaced the battery the vehicle will fail**, because the system monitors are not ready; drive it for a few days first.

#### THE COUNTY DOES NOT CHANGE THE EMISSIONS TEST, AND WE PRINT ONE CONFLICT

- The agency prints the emissions table in three county columns, which looks like a geographic rule, but **all three columns are identical**. The bands: 1968 through 1995, idle test; 1996 and newer gasoline and 1997 and newer diesel, under 8,500 pounds, onboard diagnostics test; 2008 and newer gasoline or diesel between 8,501 and 14,000 pounds, onboard diagnostics test.
- So **the county only changes which building you drive to**, and the fact that Smyrna reaches into two counties makes no difference in this table. A first in this series.
- **Here is the conflict:** the agency's general inspection page writes the oldest band backwards and describes 1996 through 2008 gasoline and 1997 through 2008 diesel vehicles as the onboard diagnostics group; the emissions page writes the bands with no upper bound. **Both pages are official and they do not say the same thing.**
- We do not pick a side, but here we rely on **the emissions page's bands**, because that page is internally consistent. If you are buying a pre-2008 vehicle, call customer service, ask **which test applies to your model year**, and ask for the answer in writing.
- A transparency note: the agency's fee file contains a **\$1,054** line under an emissions waiver heading, and we **could not find** any official explanation of what it is, so that figure does not appear here.

## Insurance: a heavier mandatory package, and quotes that cannot be compared

| COVERAGE                                 | MINIMUM                                    |
|------------------------------------------|--------------------------------------------|
| Bodily injury, per person / per accident | \$25,000 / \$50,000                        |
| Property damage to others                | \$10,000                                   |
| Personal injury protection, mandatory    | \$15,000 per person, \$30,000 per accident |

**We say this plainly, because the reader is going to compare prices:** because personal injury protection is mandatory, a Delaware quote **cannot be compared** with a quote from a state where only liability coverage is required. Putting the numbers side by side and concluding that Delaware is expensive would be wrong; the product you are buying is broader. When you collect quotes, put the two states' **coverage lists** side by side, not the premiums. Other rules: a **valid Delaware insurance identification card** must be on the driver or in the vehicle and must be shown **on request of a police officer or of any party involved in an accident**; in the agency's words, **insurance from other states is not accepted for titling and registering a vehicle in Delaware**, so you cannot keep a neighboring state's policy on a Delaware-plated car. The penalties are steep: **\$1,500** for a first violation, **\$3,000** for later ones, plus suspension of the registration, and the agency **audits** vehicles for insurance compliance. Being uninsured also runs a separate meter: **\$100** for the first 30 days after the notice is mailed, then **\$5 a day**.

#### THE MOST OVERLOOKED RULE: SURRENDER THE PLATES BEFORE YOU CANCEL THE INSURANCE

- The agency's sentence reads: on actively registered vehicles, **the plates must be surrendered to the Division before the insurance is cancelled for any reason.**
- So selling the car and closing the policy is not enough; **surrender the plate first.** In the wrong order the fines and the suspension follow, and this is exactly where a newcomer gets caught.
- The good side is worth writing too: if acceptable proof of insurance is provided and the registration has not expired, **the plate is returned at no charge.**
- If you are selling a vehicle, set the order like this: surrender the plate, get the receipt, then call the insurer.

## Your insurance score cannot be built on nationality, and that is in the statute

This is the provision in this section that reaches a Turkish reader most directly. Delaware **permits** credit-based insurance scoring but writes the limits **into statute**: Title 18, Chapter 83 of the Delaware Code. The critical provision is **8304(a)(1)**: an insurer that uses credit information may not use an insurance score calculated using the consumer's **income, gender, sexual orientation, gender identity, education, address, ZIP code, race, ethnic group, religion, marital status or nationality** as a factor. **This is the first state to write nationality and ethnic group into the statutory text**, and in this series it is the provision that operates most directly for a Turkish reader. We have to draw the scope correctly: the ban is about **what may go into the insurance score**. Delaware does have territorial rating, so reading this provision as "Delaware banned ZIP-code pricing" would be wrong. The correct reading is: **the statute forbids an insurer from building your credit-based insurance score out of your nationality, your ethnic group, your religion, your income, your education, your marital status or your ZIP code.** The text is readable at [delcode.delaware.gov](http://delcode.delaware.gov).

- **The critical provision for a newcomer with no U.S. credit history is 8304(a)(5)**: an insurer **may not consider** the **absence** of credit information or an inability to calculate a score, unless it applies another treatment approved by the commissioner, treats the consumer **as if neutral credit information existed**, or excludes credit information altogether. So "I have no American credit history" cannot be used against you on its own here.
- An insurer may not decline, cancel or nonrenew **based solely on credit information**, and **may not base the renewal price on credit information alone**. It also may not act against you merely because you have no credit card account.
- **You have a once-a-year repricing right that can only go down**: on the consumer's request the insurer must reprice using a current report and give the benefit of any improvement, and **no adverse decision may come out of that repricing**. The insurer need not do it more than once in 12 months. Use it.
- **What cannot be used as a negative factor**: inquiries not initiated by the consumer, inquiries relating to insurance coverage, **collection accounts coded as medical**, multiple mortgage or auto loan inquiries within 30 days of each other, **bankruptcies older than 5 years, collections and charge-offs older than 7 years**, and **any adverse item older than 7 years**.
- **The extraordinary life circumstances exception (8305)**: on **written request** the insurer must make reasonable exceptions where the information was directly affected by a declared catastrophe; **serious illness or injury** of the consumer or an immediate family member; **death of a spouse, child or parent**;

**divorce; identity theft; temporary loss of employment of three months or more** from an involuntary termination; or military deployment overseas. The insurer may require documented proof and may require the request **within 60 days**; it must give you the outcome **in writing within 30 days**.

- **Error correction (8306):** if credit information turns out to be incorrect or incomplete, the insurer must re-underwrite and reprice **within 30 days** and refund the overpayment for up to **the last 12 months or the actual policy period, whichever is shorter**.

## The bridge and the toll roads

Delaware's transponder is **E-ZPass** and the network reaches **17 states**; Pennsylvania, New Jersey and Maryland are all inside it, so **one device is enough**. Opening an account **automatically enrolls you** in the frequent-user discount plan on state route 1 and U.S. 301. A Smyrna resident who wants to open an account in person drives to Dover: the customer service center is at **22-24 West Loockerman Street, Dover, DE 19904**, weekdays **7:00 a.m. to 7:00 p.m.** and **Saturday 8:00 a.m. to 2:00 p.m.**, phone **888-397-2773**. The Saturday window matters, because the DMV is closed on Saturdays. **This guide prints no Delaware highway or state route toll amount**, because the research **could not find** a single passenger-car figure published as a fixed number: state route 1 rates come out of the agency's **interactive calculator** and the interstate plaza rate does not appear in the agency's published text. Work out your own route at [deldot.gov](http://deldot.gov). And one concrete option: **U.S. 13 runs parallel to state route 1 and is free**, so in Smyrna there is a real choice between fast but tolled and slow but free.

| PAYMENT TYPE AT THE BRIDGE                      | PASSENGER CAR, TWO AXLES |
|-------------------------------------------------|--------------------------|
| Transponder on a Delaware or New Jersey account | \$4.75                   |
| A transponder on another state's account        | \$5.00                   |
| Cash                                            | \$6.00                   |

#### AT THE BRIDGE, READ TWO THINGS TOGETHER: THE HEDGE AND THE DISCOUNT BOOK

- The rates above are **effective April 1, 2025**, and the bridge is run not by the transportation agency but by an authority the two states created jointly; toll questions go to the bridge's toll supervisors, 302-571-6373.
- **We carry the hedge:** we **could not read** from the authority's rate page whether the toll is charged **in one direction only**. So we do not write the amounts above as "each crossing" or "round trip"; they are the authority's published passenger-car rates and **we could not verify which direction is charged**. Ask the toll supervisors, because your monthly budget can double on that answer.
- **Here is the concrete unfairness:** the bridge has two discount packages, one for 20 trips in 90 days and one for 22 trips in 30 days. Both are device-specific, both require enrollment, and in the authority's own words both apply **only to passenger vehicles on neighboring-state E-ZPass accounts**.
- The result is odd but real: **a Delaware resident who crosses every day pays the cheapest single rate but cannot get into the 22-trip book**. We do not soften that, because it is a verifiable asymmetry.
- **Put a note in the calendar:** the authority's board adopted a revised schedule on November 19, 2024; phase one raised only the cash rates, and phase two, in the authority's words, takes effect **no earlier than January 1, 2027** and "may affect all customers." If you will use the bridge regularly, reopen the schedule on that date.
- **And a fraud warning from the operator itself:** fake text messages claiming an unpaid toll are circulating. **Do not tap the link in the message**; check any balance by signing in to your account from your own browser.

- 1 **Write both taxes on the same sheet before you buy.** There is no credit on an out-of-state dealer purchase and the agency itself writes that you may be taxed twice.
- 2 **Compute the document fee from market value**, not from the sale price; the base is the greater of the two.
- 3 **Open the policy with a Delaware-licensed insurer.** Another state's policy is not accepted for registration.
- 4 **Compare quotes by coverage list.** Because personal injury protection is mandatory, the premium figures alone tell you nothing.
- 5 **If you have no credit history, ask for neutral treatment** and request the reason for any decline or high premium **in writing**.
- 6 **Plan the inspection inside the 90 days before expiration**, and wait a few days if you just replaced the battery.
- 7 **When you sell, surrender the plate first**, then cancel the insurance.
- 8 **If you will cross the bridge regularly, open an account** and ask the toll supervisors which direction is charged.



## TURKISH-SPEAKING IMMIGRATION ATTORNEY IN DELAWARE

### Have a question about your immigration status?

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