

STEP-BY-STEP GUIDE · GEORGIA

Georgia Car Registration, TAVT, Insurance and Peach Pass Guide 2026

For cars brought from another state or from Türkiye, the 3 percent title tax for new residents and the state's only toll system, Peach Pass.

SHORT ANSWER

The order is license first, then registration within 30 days. Registration happens at your county tag office, not at DDS. A title costs \$18 and the plate \$20 a year. The one-time title tax, TAVT, is 7 percent of fair market value but only 3 percent for a new resident: on a \$25,000 car that is \$750 instead of \$1,750, so tell the clerk you are new to the state. There is no general safety inspection; emissions testing applies in 13 counties. The only tolled roads are the Peach Pass express lanes: the transponder is free and an account opens with a \$20 prepaid balance.

Step by step

- 1 License first.** The Department of Revenue (DOR) requires a valid Georgia license or ID to register a vehicle. DDS handles the license and the county tag office handles the car, so you visit two offices.
- 2 Register within 30 days.** That is the deadline after a move; if you buy from a private seller it is seven business days. Fines run up to \$100.
- 3 Bring the paperwork:** Form MV-1, the original out-of-state title (or registration if you came from a state that does not title), form T-17 if there is a lien or lease, proof of Georgia liability insurance, and an emissions certificate if you live in one of the 13 counties.
- 4 Pay the tax and fees.** TAVT is collected when the title is issued.
- 5 Put renewal in your calendar.** Registration expires on the birthday of the first person listed on it. Renewal opens 30 days before, or up to 90 days before online (DRIVES e-Services, a kiosk or the tag office).

TAVT: a new resident pays 3 percent

Instead of a sales tax on the purchase, Georgia charges a one-time **Title Ad Valorem Tax (TAVT)** when the title is issued. The current rate is **7 percent** of fair market value, but someone who has just moved to the state and brought a vehicle along pays **3 percent**. A transfer within the family is taxed at 0.5 percent. Worked example: on a vehicle worth \$25,000, 7 percent is \$1,750 and 3 percent is \$750. So tell the clerk at the tag office that **you are a new resident who brought the car from another state (or from Türkiye)**, and take something that shows your move-in date, such as a lease or an employer letter.

Fees

ITEM	AMOUNT
Title	\$18
Plate and registration	\$20 a year
TAVT (once, at titling)	7% of fair market value; 3% for a new resident , 0.5% for a family transfer
Replacement title	\$8
Late renewal	10% of the ad valorem tax plus 25% of the plate fee
Insurance lapse	\$25 fine plus a \$60 reinstatement fee (\$60 for a second lapse, \$160 for more than two in five years)
Emissions test (13 counties)	Up to \$25

Insurance minimums

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

Collision and comprehensive cover are not required by law, but a lender or lessor will insist on them. Georgia tracks insurance electronically, so a lapse shows up immediately. With no U.S. credit history, quotes can come back high, so compare several companies.

Inspections and emissions

- **No general safety inspection.** Georgia has no annual vehicle inspection.
- **Emissions testing in 13 counties:** Cherokee, Clayton, Cobb, Coweta, DeKalb, Douglas, Fayette, Forsyth, Fulton, Gwinnett, Henry, Paulding and Rockdale. The test is annual and due before your registration renewal date (your birthday); four to six weeks early is recommended.
- **Which vehicles:** for 2026 registration, gasoline cars and light trucks of model years 2002 to 2023. The three newest model years, vehicles 25 years old or older, diesels, motorcycles and RVs are exempt. From January 1, 2027 the window moves up a year, to model years 2003 to 2024.
- **Retest:** if you fail, you get one free retest at the same station within 30 calendar days. Help line 1-800-449-2471.

Peach Pass and the express lanes

There are no toll booths and no cash in Georgia; the only tolled facilities are the Peach Pass express lanes. The **transponder is free** and a personal account needs a prepaid balance of at least **\$20**. Pricing is dynamic: it rises with traffic, with a floor of 10 cents a mile, and the rate shown on the sign before the entrance does not change once you are in the lane.

- **Opening an account:** peachpass.com, phone 1-855-724-7277, or in person at the Peach Pass Retail Center (245 Peachtree Center Ave NE, ground floor, Atlanta 30303, weekdays 8 a.m. to 5 p.m.). The DDS centers in Lawrenceville, Locust Grove and Kennesaw also open accounts. Cards are accepted; cash only at the Retail Center.
- **The transponder belongs to one vehicle:** it cannot be moved between cars, and a new one is mailed within 7 to 10 business days. Add your plate to the account the day you get it.
- **Tolled roads:** I-85 Express Lanes (Chamblee Tucker Rd to Old Peachtree Rd), I-85 Extension, I-75 South Metro and the Northwest Corridor. There are no express lanes inside the City of Atlanta. The lanes are open to vehicles with two axles and no more than six wheels.
- **Who rides free:** carpools of three or more on the I-85 lanes (with an account and the Peach Pass Verify app), certified motorcycles, and MARTA and Xpress buses. The I-75 lanes have no carpool benefit, and electric cars have not ridden free since September 30, 2025.
- **No card?** BancPass Pay n Go (a \$20 starter kit) is a cash-reloadable alternative.

IF YOU DRIVE THROUGH WITHOUT A TRANSPONDER

A camera reads your plate and the notice goes to the **registered owner**. A **\$25 administrative fee per violation** is added to the toll. Unpaid notices can end in a **civil penalty of up to \$70 per violation** and **suspension of the vehicle registration**. To pay or dispute: 1-855-724-7277 or 1-833-448-4398, or the "Pay Toll Violations" section on peachpass.com.

NOTE FOR IMMIGRANTS

With no account, or an out-of-date address, you may never see the notice and it can grow into a penalty and a suspended registration, which means you cannot legally drive. When you move, update the address on both your Peach Pass account and your county tag record. If you are subject to address reporting, also tell USCIS your new address within 10 days (AR-11).



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN GEORGIA

Have a question about your immigration status?

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