

STEP-BY-STEP GUIDE · ILLINOIS

Illinois Car Registration, Emissions Testing, I-PASS and the Chicago City Sticker: 2026 Guide

For cars brought from another state or from Türkiye, insurance, emissions testing, toll roads, and the city sticker for Chicago residents.

SHORT ANSWER

New residents have 30 days to apply for Illinois title and registration, using form VSD-190 at a Secretary of State facility. The title is \$165 and a standard passenger plate is \$151, so the first transaction totals \$316; the plate then renews at \$151 a year. Minimum liability insurance is \$25,000 / \$50,000 / \$20,000. Illinois has no safety inspection, and emissions testing is free every two years in listed counties only. If you live in Chicago you also owe the city vehicle sticker, wherever the car is registered.

Registering step by step

- 1 Buy Illinois insurance first.** Coverage is mandatory and you carry the card in the car.
- 2 Book an appointment.** Title and plate work runs through a vehicle services appointment at an SOS facility; at offices such as the Chicago Flagship Center a vehicle appointment is required. Book at apps.ilsos.gov/dlexamcheck.
- 3 Bring your documents.** The out-of-state title (or, if a lienholder holds it, copies of the title, registration and bill of sale plus the loan agreement), the odometer reading, the VIN and vehicle description, lienholder details and owner signatures. A leased car also needs the lease, the out-of-state registration and title, and the bill of sale. An Illinois title does not need notarizing.
- 4 File the tax form.** A vehicle titled and registered elsewhere for at least 3 months before you moved is exempt from Illinois tax, but you still file the Department of Revenue form showing the exemption (RUT-50 if you bought from an individual, RUT-25 from an out-of-state dealer).
- 5 Pay the fees.** Facilities take credit and debit cards with a bank processing fee. Registrations expire at the end of the month.
- 6 Test for emissions if you are in the area.** The state blocks plate renewal for a vehicle that has not complied.

Fees (2026)

ITEM	FEE
Title (original issuance)	\$165
Standard passenger plate and annual renewal	\$151
First transaction total (title + plate)	\$316
Personalized / vanity plate	\$158 / \$164
Motorcycle plate	\$41
Duplicate or corrected title	\$50
Replacement renewal sticker	\$20

Minimum insurance

COVERAGE	MINIMUM
Injury or death of one person	\$25,000
Injury or death of more than one person	\$50,000
Property damage	\$20,000

These are legal minimums, not a recommended amount. Driving uninsured costs at least \$500 and suspends your plates, with a \$100 reinstatement fee and a 4-month suspension for a repeat. Driving on suspended plates starts at \$1,000. An accident with more than \$500 in damage, or any injury, must be reported to IDOT.

Inspection and emissions testing

NO SAFETY INSPECTION, AND EMISSIONS TESTING IS FREE

- Illinois has no general annual safety inspection.
- Emissions testing applies only in the Chicago area and the Metro-East area across from St. Louis: all of Cook, DuPage and Lake counties, plus parts of Kane, Kendall, Madison, McHenry, Monroe, Will and St. Clair.
- Vehicles in the area are tested every 2 years; gasoline passenger cars from model year 1996 on start once they are 4 model years old, and even model years test in even calendar years.
- [Illinois EPA](#) says the test is free and needs no appointment. Repairs after a failure are at your expense.
- Check whether your car is covered by plate or VIN at illinoisairteam.net, or call 844-258-9071.

The Chicago city vehicle sticker

This is separate from your state registration. Every Chicago resident who owns, leases or parks a vehicle in the city must buy the Chicago city sticker (the wheel tax), regardless of where the vehicle is registered. A suburban Illinois plate does not exempt you.

ITEM	DETAILS
Passenger vehicle, 2026 price	\$105.18 (curb weight up to 4,500 lb); large passenger, truck and motorcycle rates differ
Deadline	30 days after you move to Chicago or buy the vehicle
If you are late	\$60 late fee
No sticker, or an expired one	Tickets from \$200
Where to buy	ezbuy.chicityclerk.com (online), by mail, or at City Clerk offices: City Hall, 121 N. LaSalle St., Room 107 · 5430 W. Gale St. · 5672 S. Archer Ave. · 312-742-5375
Avoiding the late fee	Prove your move-in date with a lease or deed, or a new vehicle with the bill of sale and registration papers

I-PASS and toll roads

The Illinois Tollway's 294-mile network (I-90, I-88, I-294, I-355, IL 390 and others) is all-electronic, with no cash lanes. In the 2026 rate table the no-transponder rate is double the I-PASS rate.

ITEM	DETAILS
I-PASS	A prepaid account. The sticker transponder is free at a Tollway Customer Service Center or ordered online; retail outlets such as Jewel-Osco and Road Ranger charge a service fee. A transponder bought online or at retail must be activated: 1-800-824-7277
Auto-replenishment	The simplest way to avoid fees
Pay By Plate	With no transponder, open an account within 14 days of the trip and backdate it to the first travel date, with no fine or fee. It works for rentals, borrowed cars and visitors
If you miss the 14 days	An invoice is mailed 30 days after the unpaid toll, with more at 60 and 90 days, each adding a fee per toll; the first carries \$3 per toll for passenger vehicles
Another state's transponder	E-ZPass transponders are accepted
Unpaid tolls	The SOS lists a tollway suspension among its license reinstatement categories, with a \$70 reinstatement fee

NOTE FOR IMMIGRANTS

Toll invoices go to the address on file for the vehicle at the Secretary of State, so update your address there when you move. As soon as you have the plate, link it to your I-PASS account. Without U.S. credit history your first insurance quotes can run high, so compare several insurers. If you are subject to the address-reporting requirement, also report your new address to USCIS within 10 days (AR-11).



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN ILLINOIS

Have a question about your immigration status?

Attorney Asim Clinch serves clients across Illinois, 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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