

STEP-BY-STEP GUIDE · INDIANA

Indiana Vehicle Registration, Inspection, Insurance and Tolls 2026

Emissions testing exists in two counties and the reason is federal, so no inspection cannot be said without a condition. In insurance, nationality is a prohibited factor in the statute itself.

SHORT ANSWER

The most important sentence here is a warning: **you cannot say "there is no inspection in Indiana" as a general statement.** Emissions testing is required in **two counties**, and those two are not an accident, the reason is structural. Elsewhere we found no periodic safety inspection. On deadlines the agency's own wording is clear: **forty-five days** for a newly acquired unregistered vehicle, **sixty days** for all vehicles owned by someone who has just become an Indiana resident. On insurance, know two things together: **Indiana is not a no-fault state**, so a quote here cannot be compared directly with one from a state that requires personal injury protection; and the statute expressly forbids calculating an insurance score using **nationality**. **We publish no registration, plate, title or excise tax figure.**

Emissions in two counties only, and the reason is federal

Vehicle emissions testing is required **only in Lake County and Porter County**. The program is called **Clean Air Car Check** and it is run jointly by the **Indiana Bureau of Motor Vehicles** and the **Indiana Department of Environmental Management**.

QUESTION	ANSWER
Which counties	Lake and Porter only. Other counties are outside the program
Which vehicles	Registered in those two counties, built after 1975 , gross weight 9,000 pounds or less
How often	Every two years. Odd model years in odd years, even model years in even years
Exemptions	The four newest model years and antique vehicles. We could not verify the other exemptions third-party guides list
Cost	The test is reported to be free; we could not confirm that , so ask before you drive to a station

Why the reason matters: those two counties fall inside a large interstate air quality control region under federal clean air law, and the program is a **required part** of the implementation plan Indiana files with the federal government. The state cannot end it on its own; federal approval would be needed. Indiana passed a law in 2025 directing a comprehensive air quality assessment with the stated aim of eventually removing the inspection. **But we found no record that the program has stopped, no end date and no federal approval.** So

this guide says: **as of October 9, 2026 the program is running**. Do not plan around its removal, and ask the question while you are choosing a county. Confirm the detail on [the environment department's program page](#).

We found **no record** of a periodic safety inspection for an ordinary passenger car. The obligation does not disappear, though: tires, glass, lights and similar equipment rules are enforced on the road. For a vehicle titled in another state, a **one-time vehicle identification number inspection** is reported to be required; we could not confirm that from an official source either, so ask before your appointment.

TWO DEADLINES, AND CONFUSING THEM COSTS MONEY

- **Forty-five days** for an Indiana resident to register a newly acquired unregistered vehicle, counted from the purchase or acquisition date.
- **Sixty days** for a new resident to register **all vehicles they own**, counted from becoming an Indiana resident. **It is the deadline most often missed in the chaos of a move, and the penalty is money.**
- The practical order: address, then the license appointment with your status document, then registration. Both run through the same agency, so booking the appointments back to back saves a day.
- **Whether a Social Security number or an ITIN is required to register or title a vehicle is an unanswered question in this research.** Proof of a full Social Security number is required for a license, but registration is a separate transaction and we could not read its rule. Ask by telephone before you go.

Why there is not a single figure on the money side

What you pay at the counter in Indiana includes a base registration fee, a transportation infrastructure improvement fee, the agency's technology fee, a title fee, a plate fee, a **county wheel tax or surtax**, and a **vehicle excise tax** that varies with the value and age of the car. Electric and hybrid vehicles carry an extra annual fee. We publish **none of those numbers**: the agency's official fee schedule and estimator never opened during this research, the third-party sites we could read give different figures for the same item, and **because the wheel tax is set at county level, the cost of registration can differ from county to county**.

Insurance: a narrow regime, but the clearest statutory text of this round

COVERAGE	STATUTORY MINIMUM
Bodily injury or death of one person	25,000 dollars
Bodily injury of two or more people in one accident	50,000 dollars
Property damage in one accident	25,000 dollars
Personal injury protection	Not required
Uninsured and underinsured motorist coverage	The insurer must offer it, but you may reject it in writing

The figures come from [the financial responsibility section](#). **Read this table carefully if you are moving from another state:** where personal injury protection is mandatory the premium is higher but your own costs after a crash are covered by the policy; in Indiana the base package is narrower, so the cheaper quote is in fact buying you less. There is a second cost on top: a 2015 measure prevents a person who was uninsured in a crash, and who had been required to show proof of financial responsibility within the previous five years, from recovering **non-economic damages**, meaning pain and suffering. **So even if the crash is not your fault, being uninsured erases part of what you could recover.** For a newcomer that means buying the policy before buying the car.

WHAT MAY NOT BE USED IN PRICING: A DIRECT HANDHOLD FOR A NEWCOMER

- What an insurer using credit information may not do is set out item by item in [the insurance code's own section](#).
- An insurance score may not be calculated using **income, gender, address, ZIP code, ethnic group, religion, marital status or nationality** as a factor. **Holding a Türkiye passport may not be a factor inside the score.**
- **The absence of credit information, or an inability to calculate a score**, may not be considered in rating or underwriting unless the insurer either demonstrates to the regulator that it is related to risk and acts as approved, or treats you **as though you had neutral credit information**. A newly arrived family has no US credit file; this provision is written for exactly that.
- A policy may not be refused, cancelled or non-renewed **solely on credit information**, and **not having a credit card account** may not be used against you.
- Inquiries you did not initiate, insurance-related inquiries, **a late payment or collection account coded to the medical industry**, and multiple home or automobile loan inquiries within thirty days may not be used as negative factors. If you ask at annual renewal, the insurer must **re-rate the policy on a current credit report**.
- **Let us head off a common mistake:** the ZIP code prohibition applies to **what goes inside the score**, it is not a general ban on territorial pricing. An insurer may still charge differently by area. We found **no record** that Indiana limits territorial auto pricing generally, and we could not verify whether occupation, education or immigration status are separately prohibited factors.
- **When you get a quote, ask two questions in writing:** is my price based on credit information, and was I treated as neutral because I have no credit history? If the answer does not satisfy you, take it to [the state insurance department](#).

The toll road, and the scam texts on your phone

Indiana has one toll road crossing the top of the state, the **Indiana Toll Road**, and its electronic payment system is **E-ZPass**. It runs through the county of **just one** of the five settlements in this series. The operator announced a schedule **effective July 1, 2025** under which the full route cost 16.21 dollars for a passenger car; **we could not verify the schedule effective July 1, 2026** and the only third-party calculator we found contradicts itself, so check the current amount on [the operator's own calculator](#). We also could not verify what happens if you drive through without a transponder, or whether billing by license plate exists.

THREE AGENCIES SAY THE SAME THING: DO NOT TOUCH A TOLL MESSAGE

- **The road's operator** publishes a prominent fraud alert at [the top of its own page](#): it does not send text messages asking for sensitive information, a suspicious message should **not be answered and none of its links opened**, and account holders can confirm whether a message is genuine by calling customer service.
- **The state transportation department** states that it **never notifies drivers of unpaid tolls by text message** and that the right thing to do is delete them.
- **The state police** say the toll road **never sends a text to someone who is not an account holder**.
- The pattern is always the same: an unpaid toll plus a late fee, and pressure to pay **within twelve hours. Any message that rushes you is already suspect.**
- **The messages do not care whether you have ever used that road** and they arrive everywhere in the state. Build the same reflex for messages claiming to come from tax, immigration or social security offices: in the United States agencies write to you **by mail** first and do not ask for money by text.

Winter is short, but the time zone split still bites

Indiana is not a state with a severe winter regime and this section is deliberately short. We found **no single statewide snow parking rule** applying in every municipality; snow rules, sidewalk clearing and snow emergency declarations are handled locally. We also found no statewide winter tire requirement and no studded tire ban. **We are not saying there is none; we are saying the research did not find one.** Read your own municipality's rule in the week you arrive and ask three questions: is street parking allowed when it snows, who clears the sidewalk, and how is a snow emergency announced. One warning belongs here too: **Indiana is not in a single time zone.** Twelve counties are on Central time and the rest on Eastern, an hour apart; on short winter days, factor that hour into any trip that crosses the line.

Towing is the weakest part of this round and we will say why: most municipal pages and state agency sites never opened during this research. In the state's largest city, police-ordered towing is carried out by **a private company**, and one news report gives its published rate as a fee for the initial tow plus a daily storage charge; **that is a news quotation of a company statement, not an official tariff.** The same city adopted **a waiver that cancels the tow fee and up to five days of storage for someone recovering a stolen vehicle**; we could not verify the effective date, but if your car is stolen, **ask for this waiver by name**, because nobody offers it unprompted. The tariffs of the other four settlements could not be verified. To recover a vehicle you are generally asked for proof of ownership, photo identification and payment of the fees. **The photo identification requirement is its own problem in Indiana**, because the state ID card is also tied to lawful status; take your passport and ask at the window whether it is accepted.

- 1 **Ask the emissions question while you are choosing a county.** Two counties test every two years, the rest do not.
- 2 **Put the sixty days in your calendar**, and the forty-five days as well if you have just bought a vehicle.
- 3 **Call the agency before you go to register** and ask about the identification number and the document list; this guide does not answer that question.
- 4 **Start the policy before you buy the car.** Being uninsured in a crash erases part of what you could recover.

- 5 **Compare quotes at the same coverage levels**, not on premiums; Indiana's mandatory floor is low.
- 6 **Price uninsured and underinsured motorist coverage before you reject it.**
- 7 **If you have no credit history, say so yourself** and ask for any refusal or pricing reason in writing.
- 8 **Do not touch toll messages** and check your account only through an address you found yourself.
- 9 **Open your municipality's snow and parking page in your first week** and sign up for snow emergency alerts.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN INDIANA

Have a question about your immigration status?

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