

STEP-BY-STEP GUIDE · LOUISIANA

# Vehicle Registration, Insurance and Inspection in Louisiana 2026

The inspection regime is in transition right now, which makes this the fastest-aging section of the guide. The insurance side runs against a Turkish newcomer's instincts: a driver who cannot show proof has the plate seized.

## SHORT ANSWER

Registration is handled by **the same motor vehicle agency**; the transaction can be done by mail or in person at headquarters, at a field office, **or at an authorized tag agent**. **The identification asked for is a driver's license or identification card issued by this or another state**; in other words the status gate is not at registration, it is at **license issuance**. **A passenger plate is issued for two years** and its cost depends on the value of the vehicle, with a minimum of **\$20.00**. **The insurance side is harsh**: a driver stopped without proof **has the plate seized**, the vehicle may be impounded, and if proof is not delivered within **three business days** the **plate is destroyed**. **Inspection is in transition**: a 2026 act removes the statewide inspection sticker, and New Orleans has **paused its own program since July 31, 2026**.

## For a new resident: the agency's own instruction

The state driver guide opens a separate heading for new residents and asks you to **transfer the title and registration for any vehicle you brought with you**. The transaction is done at a local motor vehicle office or an authorized tag agent, and you bring your **out-of-state title, registration certificate and proof of insurance**. If the title is held by an out-of-state lien holder, **a photocopy of the title** is presented.

## THREE SEPARATE DEADLINES, AND THEY GET CONFUSED

- **A deadline for new residents to register a vehicle could not be found.** Neither the agency's pages nor the state driver guide gives a day count. **We do not say none exists**; it could not be found in either official source. Do not wait anyway, handle it in the first month.
- **When you buy a vehicle: five days.** The guide's sentence: You have five days from the date of sale to apply for a title in your name.
- **When your address changes: 10 days.** Louisiana law requires you to correct the address on your registration within 10 days after a move. The corrected registration certificate is **free** and the old certificates for all vehicles are brought in.
- **And the most common mistake:** the guide warns that changing the address on your driver's license does not automatically change the address on any vehicles you may own. **Two separate transactions**. If the registration address is stale, the renewal notice does not reach you and you can be cited when stopped.

## Fees

| ITEM             | FEE                                              |
|------------------|--------------------------------------------------|
| Title            | <b>\$68.50</b>                                   |
| Title correction | \$68.50                                          |
| Lien recording   | \$15.00 or \$10.00, depending on the filing type |
| License transfer | \$3.00                                           |
| Handling fee     | <b>\$8.00</b>                                    |
| Local fee        | Where it applies, up to <b>\$6.00</b>            |
| Passenger plate  | <b>Two years</b> , minimum <b>\$20.00</b>        |

### TWO SEPARATE CONTRADICTIONS: PLATE COST AND TAX RATE

- **Plate cost:** the agency's web page computes it as **one tenth of one percent of the vehicle's value per year** on a floor value of \$10,000, and because plates are sold in two-year blocks it gives a minimum of **\$20.00**.
- The driver guide instead describes the same item as **one percent of the first sale price**, then immediately says **\$10.00 per year** for vehicles at or under \$10,000, which agrees with the web page. **The guide is inconsistent with itself.**
- **We do not pick a side;** the safe conclusion for a reader is that **the minimum two-year plate cost is \$20.00.**
- **Tax rate, and this one matters more:** the same driver guide says Louisiana state tax is 4%. The state revenue department's own bulletin says the state sales tax rate has been **5 percent since January 1, 2025.**
- **We publish both and pick no side;** confirm what you owe at the counter. The tax on a vehicle is computed **by where the vehicle is domiciled**, and the agency keeps a separate parish table for it.

## Inspection: you are in a transition period

**The old system.** The state driver guide still requires every car, truck, trailer, boat trailer and motorcycle used on this state's highways to carry a **valid inspection sticker**. The same paragraph says **New Orleans, Kenner and Westwego run their own inspection programs; Metairie is not among the three.**

**The new system.** An act passed in the 2026 regular session removes the statewide inspection sticker and replaces it with a new sticker called the Louisiana Vehicle Identification Program. In the act's own words, the sticker will **carry the vehicle identification number and be visible to law enforcement**, the fee **may not exceed six dollars per year**, and it may be collected every two years.

- **The effective date splits in two.** In parishes covered by the federal Clean Air Act the act takes effect **when the federal environmental agency approves the plan revisions the state submits. In every other parish it is January 1, 2027.**

- **There is a gap in between and the act says so plainly: between June 30, 2026 and January 1, 2027** no citation is issued for failing to display or carry an inspection certificate.
- **The agency must publish the rules by December 31, 2026. We do not write the procedure for after January 1, 2027, because the rules are not out yet.**
- The act keeps periodic inspection and its fees for **commercial vehicles and student transportation vehicles**.
- **One more detail:** the vehicle you bring to the road test must also be inspected. The agency's sentence for the motorcycle test is explicit: the vehicle must have a valid plate, **current proof of insurance and a current inspection sticker**.

#### NEW ORLEANS: LOCALLY CALLED A BRAKE TAG, AND CURRENTLY PAUSED

- The city bureau's page gives the local name and ties it to a city ordinance: vehicles registered in Orleans Parish must pass a safety inspection and carry a valid city sticker, also locally known as a 'brake tag'.
- **But the notice at the top of the page changes the picture:** As of July 31, 2026, New Orleans has paused all brake tag enforcement and issuance for the remainder of 2026.
- The city's July 31, 2026 statement says law enforcement was **directed to stop citing drivers for not displaying an inspection sticker**, that the change covers only sticker enforcement, and that **the 2027 procedure will be announced by year end**.
- **We publish the contradiction:** the city's **older** inspection pages still carry the old fee schedule and still say the state change **does not apply** to New Orleans. **The living page** says the program is paused.
- **We pick no side, but we tell you this:** rely only on the living page. **We do not publish the old fee schedule.**

**Emissions separate Baton Rouge from the rest.** The same act ties the emissions obligation to **parishes and municipalities subject to the federal Clean Air Act** and names no parish. The measurable result: **Baton Rouge sits inside the federal monitoring area** and the emissions obligation continues there; **the other four communities are outside it**. The state environmental agency's page listing the covered parishes **could not be read** this round, so no list appears here.

## Insurance: the opposite of a Turkish reflex

From the state driver guide, three sentences: Any vehicle used upon the highways of Louisiana must be insured. · If you are stopped by a law enforcement officer and you are unable to provide the proof of insurance, the vehicle's license plate will be seized and the vehicle may be impounded. · You should remove the license plate and surrender it to the Office of Motor Vehicles before the insurance is canceled.

- **Proof stays in the vehicle** and is shown the moment an officer asks. Do not rely on a screenshot on your phone.
- **You have three calendar days**, excluding Saturdays, Sundays and legal holidays. The office where you retrieve the plate is named on the notice of violation the officer hands you.
- **Miss the deadline and the plate is destroyed**, and re-registering the vehicle means paying all the fees again.

- **The insurer must be authorized to do business in this state.** A policy from another country or an unauthorized company does not count as proof.
- **Misstatement carries its own penalty:** giving false information about coverage can suspend the registration, and the court can impose a fine and even imprisonment.
- **A person whose license is suspended for refusing a chemical test** must file **high-risk insurance or post \$30,000 in cash or security** before getting the card back, and must maintain it for **three years from the date of conviction**.

**NUMBERS WE DO NOT PUBLISH**

- **Minimum liability limits.** The statute carrying the amounts was reachable only through a compilation **stamped January 1, 2023**; the state legislative site and the insurance department site did not open this round. **We publish no figure**; ask your agent for the amount **in writing**.
- **Whether a clean claims history from Turkey affects your premium here:** no sentence from any institution could be found. Ask about it directly when you take quotes.
- **The old brake tag fee schedule** and **the inspection procedure after January 1, 2027.** The first comes from a dead page, the second has not been published.

## Tolls: we write where the toll is collected

There is a toll crossing in this state, and it sits in the middle of daily life for one of the five communities. The **Lake Pontchartrain Causeway** links the two shores of the lake; the operator is the **Greater New Orleans Expressway Commission**. The operator's own sentence says **tolls are collected only at the north end of the lake. That sentence says where the booth is**; which direction you pay in could not be derived from the operator's own text, and **we make no statement about direction**. Because the toll is collected at a single point, you pay on only one of the two trips; **confirm which one on the operator's own page**.

| VEHICLE                                       | WITH A TAG | CASH OR CARD |
|-----------------------------------------------|------------|--------------|
| 2 axles, under 7 feet, ordinary passenger car | \$3.40     | \$6.00       |
| 3 axles, under 7 feet                         | \$7.75     | \$8.00       |
| 4 axles, under 7 feet                         | \$10.25    | \$11.00      |
| 2 axles, over 7 feet                          | \$10.25    | \$11.00      |
| 3 axles, over 7 feet                          | \$15.25    | \$16.00      |

- The operator's note: **a 3 percent fee applies to credit card fares. Crossing without a tag costs nearly double.**
- **Opening an account costs \$20.00** and, in the operator's words, that covers **one tag and a \$20.00 prepaid toll balance**. Tag holders may use only the tag lanes.
- **Sales offices:** the north shore office is in **Mandeville**, the south shore office at **3939 N. Causeway Blvd., Suite 400, Metairie**. Both are reached at (985) 674-3641.
- **Linking the state tag is not automatic:** the operator asks you to **call** to link a state tag to the bridge account. The state system is GeauxPass and the facilities it covers are not on the daily routes of the five communities; **their current rates could not be verified**, so no figures appear here.

- **The scam warning is a real item.** If a text claiming an unpaid toll arrives, **do not touch the link**; check your account only through the operator's own address.
  - **We do not write that any bridge is free.** The claim that the twin span crossing the Mississippi in New Orleans currently charges nothing **could not be confirmed from the institution's own sentence.**
- 1 Start the policy before the plate** and keep the proof in the vehicle. A few days of gap here can end with your plate seized.
  - 2 Bring your state license or identification card to the counter**; that is the identification registration asks for.
  - 3 If you buy a vehicle, put the five-day title deadline on the calendar.**
  - 4 If you move, do two separate address transactions:** license and registration, both within 10 days.
  - 5 Tie the inspection item to a date:** the rules must be published by December 31, 2026, so check your parish and city pages again in the first week of the new year.
  - 6 If you stop using a vehicle, surrender the plate first, then cancel the policy.** Reversing the order is grounds for a penalty.
  - 7 If you will cross the lake regularly, open a tag account**; crossing without a tag costs nearly double.
  - 8 For local rates, counters and agents see** [New Orleans](#), [Baton Rouge](#), [Metairie](#), [Mandeville](#) and [Lake Charles](#).



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