

STEP-BY-STEP GUIDE · MARYLAND

Maryland Car Titling, Inspection, Insurance and Tolls Guide 2026

The 60-day clock, the titling tax credit, a one-time safety inspection, the 13-county emissions program, minimum coverage and E-ZPass Maryland.

SHORT ANSWER

The same **60-day** window applies to the vehicle, and here missing it costs cash rather than a fine: the MVA states that missing the window **removes the credit you would otherwise get for the titling tax you already paid in another state**. The titling tax is 6.5% of the vehicle's fair market value, so on a newer car that is hundreds or even thousands of dollars. There are two separate inspections and neither is annual: the **safety inspection happens once**, at titling; the **emissions test is every two years** and only in certain counties.

Step by step

- 1 **Bind the insurance first.** Maryland is a compulsory insurance state: titling a vehicle requires liability coverage from a company licensed in Maryland, and the coverage must never lapse. If you hold an out-of-state policy, call your carrier and have it converted to a Maryland policy.
- 2 **Book the appointment.** License plus title and registration can be completed in a single visit; the MVA call center is 410-768-7000.
- 3 **Collect the documents.** A valid Maryland license or proof of a Maryland address, the vehicle's out-of-state title (or, if there is a lien or lease, the registration card with the lienholder's fax number, account number and mailing details), a completed **VR-005** if you did not apply online, Maryland insurance details (company name, policy or binder number, agent name), form **VR-470** power of attorney if a signature is missing, and a **check or money order**.
- 4 **Get the safety inspection.** To drive an unregistered vehicle to the station you can buy a **30-day temporary registration for \$50**. The certificate is valid for 90 days and the vehicle must be titled and registered within that period.
- 5 **Complete title and registration.** A vehicle that passes inspection on a temporary registration can be registered through myMVA the next business day without a branch visit.
- 6 **Learn your emissions schedule.** If your county is in the VEIP program the first notice arrives within three to four months; if it does not arrive, call.

7 Shipping a car from Türkiye is a separate route. The MVA calls a vehicle never titled in the United States a gray market vehicle; it must meet FMVSS, EPA and Maryland safety and emissions requirements, and if it cannot be brought into compliance **the MVA cannot title or register it**. The clock here runs **60 days from the vehicle's entry into the United States**. Foreign title documents must be translated **with an embassy seal**; an MVA-approved commercial translator is not enough.

Titling (excise) tax and the newcomer formula

SITUATION	WHAT YOU PAY
You moved within 60 days , the vehicle is 6 model years old or newer, and the former state rate was 6.5% or higher	A flat \$100
Within 60 days, 6 model years or newer, former state rate below 6.5%	You pay the difference (the MVA example: if Virginia is 4%, you pay 2.5% of value)
Within 60 days, former state rate 0%	The full 6.5%
Within 60 days, vehicle 7 model years old or older	\$41.60 (\$20.80 for a trailer)
You moved more than 60 days ago	No credit: 6.5% if 6 model years or newer, \$41.60 if 7 years or older

The tax is 6.5% of the vehicle's fair market value with a \$41.60 minimum, and value is set from the NADA clean retail value. The neighboring rates the MVA uses in its own table: **Washington DC 6%, Virginia 5.3%, Pennsylvania 6%, Delaware 3.75%, West Virginia 5%, New Jersey 7%, New York 4%**. So someone moving from Washington DC or Virginia pays the difference rather than the flat \$100, while someone moving from New Jersey pays the flat \$100 because the rate there is above 6.5%. On a leased vehicle the tax is 6.5% less the monthly taxes already paid in the former state. Active duty service members are exempt for a vehicle titled in their own name, with a DD-214 or official orders.

Title and registration fees (as of September 1, 2025)

ITEM	FEE
Certificate of title	\$200
Class A passenger registration, up to 3,500 lb, annual	\$120.50
Class A, 3,501-3,700 lb / over 3,700 lb, annual	\$125.50 / \$191.50
Annual surcharge, full electric / plug-in hybrid	\$125 / \$100
30-day temporary registration	\$50
Nonresident Permit (VR-111)	\$27
Registration or plate transfer / plate replacement	\$15 / \$40
Disability parking placard	free

Registration can be bought for one, two or three years, and since January 2025 the MVA has offered two-installment payment on selected registration fees: roughly half the annual fee up front and the balance 6 months after the registration period begins. Someone who keeps an out-of-state plated vehicle in Maryland for 60 days or more without the right to register it here (a student, service member, temporary worker) buys a \$27 VR-111 Nonresident Permit; it does not replace registration in your own state.

The safety inspection is not annual

- Maryland law requires a safety inspection before a vehicle is sold, titled or transferred in the state, and in the MVA's own words the inspection is done **only at first titling**.
 - Inspections are performed by roughly 1,600 stations **licensed by the Maryland State Police**, and not every repair shop is licensed; find a station through the State Police Automotive Safety Enforcement Division search tool.
 - **The station sets the price; the state does not set one.** That is why we publish no inspection price here: none of the Maryland inspection fee figures circulating online are official. Call a few stations before you go.
 - If the vehicle fails, return to a licensed station within **30 days** after repairs; only the remaining items are checked, and the station may charge for each reinspection. **Miss the 30 days or drive more than 1,000 miles and you pay for a full inspection again.**
 - A returning Maryland resident whose vehicle was previously titled here in their own name is not asked for a safety inspection; form VR-018 is used instead.
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The emissions test (VEIP) depends on your county

- It applies in **13 counties plus Baltimore City**: Anne Arundel, Baltimore City, Baltimore, Calvert, Carroll, Cecil, Charles, Frederick, Harford, Howard, Montgomery, Prince George's, Queen Anne's and Washington. The other 10 counties are outside the program, so **which county you live in decides whether you test at all**.
- **The cycle is two years.** A new vehicle (model year 2019 or later, first owner, titled in Maryland and never titled anywhere else) tests first 6 years after titling and registration. A used vehicle is on the two-year cycle regardless of model year.
- **Fees:** \$30 at a staffed station, \$26 at a self-service kiosk, and a \$30 late fee that repeats every 28 days after the due date.
- **Station hours:** Monday, Thursday and Friday 8:30 to 17:00; Tuesday and Wednesday 7:00 to 19:00; Saturday 7:00 to 13:00. Kiosks run 24 hours but take credit cards only.
- **Hybrids are not exempt.** The exemption list covers diesel-only and electric-only vehicles, 1995 and older light vehicles, motorcycles, farm vehicles, and historic and antique vehicles. Every hybrid that combines gasoline with electricity or propane is tested.
- **If it fails:** the first retest is free and later ones are charged. If you have spent at least \$450 on emissions-related repairs you can request a repair waiver; no waiver is granted if an emissions control part has been removed.
- **On the question of when the notice arrives, two MVA pages disagree:** one says about three months, the other four. We publish no single number; expect three to four months and call if nothing comes.

Insurance: the minimums are lower than next door

The minimum coverages are **\$30,000 bodily injury per person, \$60,000 for two or more people, and \$15,000 property damage**. These are lower than neighboring Virginia's 50,000/100,000/25,000 minimums, so do not carry Virginia numbers into Maryland. The penalty for an uninsured registered vehicle is **\$200 for the first 30 days, then \$7 a day, capped at \$3,500 per vehicle per year**; the registration is suspended and the vehicle can be towed. Unpaid files go to the Central Collections Unit, which adds a **17% collection fee** and can attach your state income tax refund. For drivers refused by two companies or cancelled by one, the state runs its own carrier, **Maryland Auto Insurance**; for a newcomer with no U.S. driving history that is the published last resort. Before cancelling insurance you must **return the plates to an MVA branch and get a receipt**. We could not confirm from the MVA's own page whether Maryland also mandates PIP and uninsured motorist coverage on top of these minimums; ask your agent before you bind a policy.

Tolls: which account, and what it costs

METHOD	ENROLLMENT AND PAYMENT	COST
E-ZPass Maryland	Transponder, enrollment required, can be funded with cash, check or credit card	Lowest. The MDTA says up to 77% savings on Maryland tolls; valid in 19 states
Pay-By-Plate	You register the plate; credit card only	Middle. Same as the old cash rate, Maryland facilities only
Video toll / Notice of Toll Due	No account; the notice goes to the address in MVA records	Highest. 1.5 times the base toll , with a surcharge of at least \$1 and no more than \$15
Interior windshield transponder / E-ZPass Flex	MDTA customer line 1-888-321-6824	free / \$16.50
Monthly account maintenance	Maryland-address account / non-Maryland account	none / \$1.50

THE FRANCIS SCOTT KEY BRIDGE IS NOT IN SERVICE

The bridge on I-695 collapsed after a ship strike, and the MDTA says so plainly on its own facilities page, advising that motor vehicles should not enter that southeastern stretch of I-695. Because the MDTA is rebuilding it, the bridge is still listed on the site as a facility with its own toll table. Do not plan a route from that listing: **Baltimore has two harbor crossings today, not three**, and they are the I-95 Fort McHenry Tunnel and the I-895 Baltimore Harbor Tunnel. The MDTA also warns that third-party mobile tolling apps are not affiliated with or endorsed by it; open the account on the agency's own site.

We could not confirm the per-trip dollar rates for the Fort McHenry Tunnel, the Baltimore Harbor Tunnel, I-95 (the JFK Highway), the Hatem Bridge, the I-95 Express Toll Lanes or the Nice/Middleton Bridge, so we publish no figures: see the [MDTA facilities page](#) or call 1-888-321-6824. Two rates we did confirm: the Bay Bridge is \$2.50 for a two-axle car with E-ZPass Maryland, and for the Intercounty Connector (MD 200) the MDTA's own example from I-370 to US 1 with E-ZPass is \$3.86 at peak, \$2.98 off-peak and \$1.23 overnight. The \$16.50 E-ZPass Flex is what you need for the HOV-3 free mode on Virginia's I-495, I-95 and I-395 Express Lanes; those lanes are not Maryland tolls.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN MARYLAND

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