

STEP-BY-STEP GUIDE · MASSACHUSETTS

Massachusetts Car Registration, Insurance, Inspection and E-ZPass: 2026 Guide

For cars brought from another state or from Türkiye and for private purchases: the order of steps, minimum insurance, the seven-day inspection rule, excise tax and electronic tolls.

SHORT ANSWER

Insurance comes first: a Massachusetts-licensed insurance agent has to stamp and sign your Registration and Title Application (the RMV-1 form) before the RMV will register the car. You do not need an SSN or a license to register, because a foreign passport or consular ID is accepted. A normal passenger plate is \$60 for two years and the title is \$75. The car must be inspected **within 7 days** of registration (\$35). The RMV says plainly that there is **no grace period** for registering.

How to register, step by step

- 1 Buy the insurance first.** You take a policy from a Massachusetts-licensed agent, and the agent fills in, stamps and signs the Registration and Title Application (RTA, known as the RMV-1). Without the stamp there is no registration. Agents and dealers can also complete the whole transaction for you through their own systems.
- 2 Collect the paperwork.** Coming from another state you need form MVU-29 (the affidavit for exemption from sales and use tax), the stamped RTA and the out-of-state title. If a lender holds the title, bring the current registration plus a copy of the title showing the lien, the security agreement, or a DMV printout dated within 30 days. Titles from New York, Kentucky, Minnesota, Maryland, Missouri and Montana must be the physical title even when there is a lien.
- 3 Show identity.** A valid U.S. or Canadian license, the physical Social Security card, an accepted ID from the RMV list, or a **foreign passport or consular ID** will do. Registering a car requires neither a license nor an SSN.
- 4 Go to a Service Center.** Walk-ins are accepted for registration and title work, though appointments get priority. The registration certificate and plates are handed over the same day. The title arrives by mail in about 6 to 8 weeks, or goes to your lender if there is a loan.
- 5 Inspect within 7 days.** A newly registered car must pass the Massachusetts Vehicle Check inspection within 7 days of the registration date: \$35 (\$15 for a motorcycle), at about 1,800 licensed stations.
- 6 Buying from a private seller.** You need the stamped RTA, the previous owner's title (for very old cars, the registration plus a bill of sale) and the mileage the seller states. Buyer and seller sign, hand-print their names and date it. The RTA must be on white 8.5 by 11 inch paper with no erasures.

Fees and taxes

ITEM	AMOUNT
Passenger registration, normal plate (2 years)	\$60
Certificate of title	\$75 (duplicate \$25)
Transfer registration / replacement plate / duplicate registration	\$25 / \$10 / \$25
Annual inspection	\$35 (\$15 motorcycle)
Sales and use tax	6.25% of the purchase price or the NADA value, whichever is higher
Vanity plate	\$80 a year (\$30 registration plus \$50 special plate)
Reinstating a registration after an insurance cancellation	\$50 (other reasons \$100)

- **Sales tax exemption:** if you bought the car in another state and registered it there more than six months before you moved, form MVU-29 exempts you. The exemption does not apply to a car bought and delivered in Massachusetts without tax paid.
- **Excise tax:** this does not come from the RMV. The city or town where the car is garaged bills it once a year at \$25 per \$1,000 of value. Value is a percentage of the list price that falls with age: 50% in the year before the model year, 90% in the model year, then 60%, 40%, 25% and 10% from the fifth year on. The minimum is \$5, a part-year bill is prorated by month, and payment is due within 30 days of the bill date. Unpaid excise blocks your license and registration renewals, and clearing the block costs another \$20 to the RMV.
- **Cancel the plate:** when you get rid of the car, cancel the plate, or the bills keep coming.
- **Sticker month:** since November 1, 2022 a new sticker carries the month the previous one expired. A car that fails gets a reject sticker. Driving without a valid sticker is a traffic violation.

Minimum insurance

COVERAGE	MASSACHUSETTS MINIMUM (POLICIES WRITTEN OR RENEWED ON OR AFTER JULY 1, 2025)
Bodily injury to others, per person	\$25,000
Bodily injury to others, per accident	\$50,000
Property damage	\$30,000
Personal Injury Protection (PIP)	\$8,000
Bodily injury caused by an uninsured auto	\$25,000 / \$50,000

Premiums are built from three things: how many years you have been licensed, the territory where the car is garaged, and surcharge points under the Safe Driver Insurance Plan (SDIP). A clean record earns credit codes. Whether an insurer counts your Turkish driving history as experience is not stated on any official page and varies by company, so give the issue date of your Turkish license when you ask for a quote. With no U.S. credit history the first quotes can be high, so shop several agents. The Division of Insurance is at 617-521-7794 or 877-563-4467.

E-ZPass MA and the toll roads

Every toll in the state is electronic: no booths, no cash. The Mass Pike (I-90), the Tobin Bridge and the Sumner, Callahan and Ted Williams tunnels read transponders and license plates. Two options: a free **E-ZPass MA** transponder account at the discounted rate, or letting the camera bill your plate (**Pay By Plate MA**, no discount).

- **Opening an account:** the [E-ZPass MA](#) transponder is free. Walk into a customer service center and you get it on the spot, or it comes by mail. The initial payment is \$20 per transponder on auto-replenish and \$30 if you top up yourself. It also works in the other E-ZPass states.
- **Driving without an account:** an invoice goes to the registered owner about 7 to 10 business days after the trip, and each invoice carries a **\$0.60** fee.
- **If you do not pay:** you have 30 days. On days 31 to 60, \$1.00 is added per overdue toll, and another \$1.00 on days 61 to 90. Past 90 days a further \$1.00 per toll and a **\$20.00 RMV fee** apply, your license and registration can be marked for non-renewal, and the account can go to collections. The \$2, \$5 and \$10 late fees quoted on look-alike websites are not the official figures.
- **Scam warning:** EZDriveMA has warned about text messages claiming you owe a toll. Customer service is 877-627-7745.

TUNNEL OR BRIDGE (TWO-AXLE CAR)	MASSACHUSETTS E-ZPASS	OUT-OF-STATE E-ZPASS	PAY BY PLATE
Sumner, Callahan and Ted Williams tunnels	\$1.50	\$1.75	\$2.05
Tobin Bridge	\$1.25	\$1.25	\$1.55

Both are tolled in each direction. Residents of East Boston, South Boston and Charlestown get a discounted rate with a Massachusetts E-ZPass account. On the Mass Pike each gantry is charged separately, so price your route on the [EZDriveMA toll calculator](#) rather than trusting unofficial sites.

NOTE FOR NEWCOMERS

Keep the order straight: insurance, then registration, then inspection within seven days. Two details catch newcomers out. The excise and toll bills go to the address on your RMV record, so if you move without updating it you can collect penalties and holds without ever seeing a bill. And selling a car without cancelling the plate means the bills keep arriving. Driving before you open an E-ZPass account costs \$0.60 extra on every invoice. When you move, report the new address to USCIS within 10 days if you are subject to address reporting (AR-11).



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN MASSACHUSETTS

Have a question about your immigration status?

Attorney Asim Clinch serves clients across Massachusetts, 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.

Attorney advertising. This guide is general information only. It is not legal advice and is not a substitute for the advice of an attorney. Information compiled from official sources as of October 1, 2026; fees and procedures change, so check the official site before you act. Reading this guide does not create an attorney-client relationship. The choice of a lawyer is an important decision and should not be based solely upon advertisements. Latest version: clinchlaw.com/city-guides/massachusetts-immigration-attorney