

STEP-BY-STEP GUIDE · MINNESOTA

# Car Registration, Tax, Insurance and Winter in Minnesota 2026

No inspection and no emissions test; the money goes to a value-based registration tax instead. No toll roads, four express lanes. Snow rules are municipal, not statewide.

## SHORT ANSWER

There is **no emissions test anywhere in Minnesota**, and for an ordinary passenger car **no periodic safety inspection** either; the old metro emissions program was repealed in 1999 and the sections now show as "[Repealed]" on the statute site. Your money goes instead to a **value-based annual registration tax: \$10 plus 1.575 percent of the vehicle's original list price**, on a rate that declines over ten years. One warning on insurance: Minnesota is a **no-fault** state, so a quote here **cannot be compared** with a quote from a pure liability state. And the most expensive line item is not the weather, it is **snow parking rules**, because your city writes them, not the state.

## The annual registration tax: the formula and the ten-year decline

The [section that governs the registration tax](#) gives the passenger car formula directly: **\$10 plus 1.575 percent of the manufacturer's suggested retail price** (1.54 percent, with destination charge included in the base, for vehicles first registered before November 16, 2020). The share of list price counted declines each year.

| REGISTRATION YEAR | SHARE OF LIST PRICE COUNTED                           |
|-------------------|-------------------------------------------------------|
| Year 1            | 100 percent                                           |
| Years 2 and 3     | 95 and 90 percent                                     |
| Years 4 and 5     | 80 and 70 percent                                     |
| Years 6 and 7     | 60 and 50 percent                                     |
| Years 8 and 9     | 40 and 25 percent                                     |
| Year 10           | 10 percent                                            |
| Year 11 onward    | A flat <b>\$20</b> (\$30 together with the \$10 base) |

Three details save money. **Accessories and optional equipment added later do not enter the base.** For a vehicle previously registered in Minnesota, the amount due **cannot exceed the smallest amount previously paid or accrued** for that vehicle, and that rule survives a change of owner. And registration is **annual**: it expires on the last day of the month shown on the plate. The practical result in one sentence: **a brand-new**

car pulls your annual cost up sharply in Minnesota, while a seven or eight year old car is both cheap to buy and cheap to tax.

| ITEM                                                           | FEE                            |
|----------------------------------------------------------------|--------------------------------|
| Title: \$8.25 plus \$2.25 technology plus \$3.50 public safety | <b>\$14.00</b>                 |
| Duplicate title                                                | \$7.25 plus a \$2.25 surcharge |
| Lien recording                                                 | \$2.00                         |
| Filing fee on a registration renewal                           | \$8                            |
| Filing fee on every other vehicle transaction                  | \$12                           |
| Plates: single / double                                        | \$13.50 / \$15.50              |

Plates are issued for **seven years**, and plates that have reached seven years or will during the registration period are replaced at renewal. Plates on noncommercial vehicles carry the word "**noncommercial**." Vehicle transactions run through **deputy registrars**, that is county offices and privately operated service bureaus, while license transactions run through license agents and exam stations. Confusing the two doors costs a day.

**DOES VEHICLE REGISTRATION REQUIRE AN IDENTIFICATION NUMBER: WE CANNOT ANSWER, AND HERE IS WHY**

- In the license chapter there is an **express provision** removing the number requirement: an applicant without a number declares that they elect not to furnish one.
- **We could not find a counterpart to that provision in the chapters governing vehicle registration and title.** So we have no basis to write that no number is required, and no basis to write that one is.
- **What to do:** call the deputy registrar before you go and find out in writing which documents to bring. Do not rely on a sentence you heard and show up with an incomplete file.
- **We also do not publish the motor vehicle sales tax rate here:** that chapter was not read this round, and an estimated rate would do you harm.

## Inspection and emissions: the answer is clear, but it must not be written by halves

Three sections of the metro emissions program were **repealed by a 1999 act**, and today [the section page on the statute site](#) shows only the word "[Repealed]." So there is no emissions test in Minnesota. On periodic safety inspection we found no requirement either, but we did not read that from an affirmative official sentence, so the correct formulation is: **there is no inspection appointment, but the obligation does not close**. Tires, windshield, lamps and other equipment are enforced on the road through [the equipment sections of the traffic code](#). Whether the places the agency calls vehicle inspection sites operate only for damaged, reconstructed or out-of-state vehicles we **could not verify**.

## Insurance: no-fault, and do not compare quotes

| COVERAGE                                                           | STATUTORY MINIMUM                                                                                                                               |
|--------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------|
| Basic economic loss, that is personal injury protection, mandatory | <b>\$40,000</b> per person: \$20,000 in medical expense plus \$20,000 in income loss, replacement services, funeral expense and survivors' loss |
| Bodily injury and property damage liability                        | <b>\$30,000 / \$60,000 / \$10,000</b>                                                                                                           |
| Uninsured motorist coverage                                        | \$25,000 / \$50,000, <b>mandatory</b>                                                                                                           |
| Underinsured motorist coverage                                     | \$25,000 / \$50,000, also <b>mandatory</b>                                                                                                      |

**We say this plainly, because a reader will go comparison shopping:** because personal injury protection is mandatory, a Minnesota quote **cannot be compared** with a quote from a state where only liability coverage is required. Putting the numbers side by side and concluding "Minnesota is expensive" is wrong; the product you are buying is broader. When you collect quotes, line up the two states' **coverage lists**, not their premiums. Liability coverage here also extends to **accidents in Canada**, which matters if you live near the border.

### A FIRST IN THIS SERIES: THE COVERAGE PAYS FOR INTERPRETATION AND SIGN LANGUAGE TIED TO MEDICAL CARE

- The section defining basic coverage states expressly that **sign language and language interpretation services** connected to covered medical, surgical, dental, hospital, nursing and rehabilitative care **are payable from the medical expense benefit**.
- **There is one exclusion and it should not be skipped:** the service is not covered if it is provided by a **family member** of the patient.
- For a Turkish reader the meaning is direct: if you need an interpreter at a hospital after a crash, that cost can be billed to the policy's medical expense benefit, but not when your spouse or your child does the interpreting.
- **We saw this provision for the first time in this series here.** Ask for the line item by name when you open the policy, and ask for the scope in writing.

## How the premium is calculated: two protections and one correction

The section on unfair trade practices permits the use of credit information but puts the brakes on in two places, and both are exactly what a newcomer needs.

- **The absence of credit history cannot be used against you:** if a credit score, insurance score or other credit information is adversely affected **by the absence of credit history**, or cannot be generated at all, the insurer **must exclude credit as a factor** in declination, cancellation and nonrenewal decisions. A family that just arrived has no U.S. credit file; this provision was written for exactly that.
- **The scoring methodology may not include gender, race, nationality or religion.** For a Turkish reader this is one of the most directly applicable provisions in the series.
- The insurer must **disclose in advance** that credit information will be obtained and used; insurance inquiries and inquiries not initiated by the consumer cannot be used in scoring.

- On request, if credit information was damaged by a serious illness or injury, temporary unemployment or the death of a close family member, a **reasonable exception** must be granted; documentation may be required.
- Refusing to insure, failing to continue, or limiting coverage because of gender or marital status is an **unfair and deceptive practice**.
- **We correct one confusion in advance**, because secondary sources circulate the error: the same section carries a **single rating territory in cities of the first and second class** rule, but that paragraph concerns **homeowners insurance**, not auto. On the auto side we **could not find** a provision restricting the use of ZIP code or occupation; we are not saying it is unrestricted, we are saying research could not confirm it.

## No toll roads, four express lanes

There is **no conventional toll highway**. Instead the metro has **express lanes** in four corridors, and the rule is simple: the lane is priced **weekdays from 6 to 10 a.m. and 3 to 7 p.m.**, and open to everyone free of charge at all other times. By the transportation department's own account, the lane functions as a normal lane **roughly 90 percent of the time** and no transponder is needed. During peak hours **buses, motorcycles and vehicles carrying two or more people, infants included, travel free**; a solo driver with a transponder account pays a **dynamic toll** that updates **every three minutes** and ranges from \$0.25 to \$8.00.

| ITEM              | RULE                                                                                                                                                                                                                                                     |
|-------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Transponder       | <b>Switchable.</b> If you will be driving alone during peak hours, set the switch to the solo position or you risk a citation. The same device can move between vehicles                                                                                 |
| Price             | Updated <b>every three minutes</b> to keep the lane flowing at 50 to 55 miles per hour. Each corridor has two pricing segments, and <b>the price you see at the entrance is the price you pay</b> . A reading of \$8 can also signal a crash in the lane |
| Account           | Prepaid, with at least <b>\$25</b> to open. The default auto-replenishment charges <b>\$25</b> to your card when the balance drops to <b>\$5</b> ; you can change both the threshold and the amount                                                      |
| The line          | <b>Crossing the solid double white line is always prohibited</b> , both entering and leaving the lane                                                                                                                                                    |
| Account service   | <b>1-866-397-4334</b> . One walk-in counter was <b>temporarily closed</b> when this record was taken; confirm before you go                                                                                                                              |
| Corridors         | <b>11 miles</b> from the western suburbs to downtown; <b>16 miles</b> from the south; <b>9 miles</b> on a north line in the east metro; <b>10 miles</b> in the north metro. Which one concerns you depends on your address                               |
| Outside the metro | <b>No priced facility at all.</b> From the northwest of the state the nearest corridor is more than 400 kilometers away                                                                                                                                  |

#### WE CARRY THE AGENCY'S OWN TOLL SCAM WARNING IN ITS OWN WORDS

- On its [express lane page](#) the transportation department writes that it **does not send text messages or emails asking for payment**, that such a message **should be deleted and not answered**, and that **no account should be opened because of a fraudulent message**.
- We put this on the page in the agency's words because **newcomers are the first target of this scam**: someone with a new phone number, a new address and a new car tends to believe an "unpaid toll" message.
- **What to do**: do not tap the link in the message. Check your account by typing the agency's site into your own browser, or call the account number above.
- **And one practical gain**: with two people in the car the express lane is free even at peak. A neighbor or coworker you can commute with converts directly into money in this state.

## Winter: studs banned, chains allowed, and an exception that may not cover you

The section governing tires says four things. No tire used on a highway may have **blocks, studs, flanges, cleats or spikes** of material other than rubber projecting beyond the tread surface, which means **studded tires are banned**. **Chains are allowed**: reasonable chains may be used when snow, ice or other conditions causing slippage require them for safety. Outside an emergency no metal tire may touch the road. And here is the **foreign plate exception and its trap**: a vehicle properly registered in another state or country that permits studs may be operated with studs **only while in the state casually or temporarily**, and use for **more than 30 days** in any six-month period is not casual. The key part: **a person whose regular place of business is in Minnesota, or who is a student at an educational institution in Minnesota**, may not operate a vehicle with tires prohibited on a Minnesota-registered vehicle, no matter where the vehicle is registered. **So someone who arrives with out-of-state plates and then works or studies here gets no benefit from the exception**. The short answer: buy studless winter tires.

#### SNOW REGIMES: ONE STATE, FIVE SEPARATE LOGICS

- There is **no statewide snow emergency regime in Minnesota**. Each municipality builds its own system, and the five communities this series covers really do run on **five separate logics**.
- **The largest city**: a three-day declared emergency where the odd and even side of the street changes by day, plus a separate and longer winter parking restriction that can run into early April.
- **The state capital**: a 96-hour, three-phase emergency where the rule depends on **the sign on your street**, and a street with no sign is itself one of the phases; residential streets are plowed only during a declared emergency.
- **One western suburb**: two inches of snow counts as an emergency and parking is prohibited until the street is plowed, plus an overnight street parking ban year round.
- **Another western suburb**: the concept of a snow emergency **does not exist at all**; there is a year-round overnight ban and a six-hour cap on street parking, and the rule is the same in every snow event.
- **The small city in the northwest**: calendar parking from mid-November to early April during overnight hours, even side on even days and odd side on odd days; during a declared emergency there is no parking at all, alleys included.
- **This guide explains the divergence itself and leaves the detail to the city guides**, because one answer here would send you to the wrong address. **Read your own city's snow rule in your first week**, and read it again when you move from one community to another.
- **The rule texts are not published in Turkish**. Communities issue them in several languages and Turkish is not among them.

## If your car gets towed

Fees and procedure vary by municipality, but the common frame is this: the citation and the tow charge are **separate items**, storage accrues **per day**, and to collect the vehicle you are generally asked for **proof of insurance in your own name** for that vehicle, current registration, proof of ownership or a lease, the plate or vehicle identification number, **photo identification**, and **a licensed driver** to take the vehicle out of the lot. Two examples of divergence: in Minneapolis a **relative with the same last name**, or another person with a notarized authorization, may collect the vehicle, while in St. Paul **only the registered owner** may. Unpaid citations can block release. One further divergence is worth recording, because it concerns this readership directly: **Minneapolis writes on its own impound page that vehicles abandoned because of immigration detention are released to the owner or their representative at no charge**, with proof of detention and proof of ownership. In the other four communities we **could not find** an equivalent; we are not saying there is none, we are saying research could not confirm it.

- 1 **Look at the age of the car you buy**. The tax tracks the original list price and drops to a flat \$20 after year eleven; a new vehicle is expensive here on an annual basis.
- 2 **Call the deputy registrar before you go** and ask about the identification number and the document list; this guide does not answer that question.
- 3 **Compare quotes by coverage list, not premium**; personal injury protection is mandatory here.

- 4 **If you have no credit history, say so yourself.** The insurer must exclude credit as a factor; if a declination is attributed to credit history, ask for it in writing.
- 5 **Ask for the interpretation benefit tied to medical care by name,** and remember it is excluded when a family member provides the service.
- 6 **Buy studless winter tires.** Studs are banned and the foreign plate exception does not reach someone working or studying here.
- 7 **Set the transponder switch before you enter an express lane,** and know that with two people you pay nothing at peak.
- 8 **Do not tap toll messages.** The agency does not text for payment and says so on its own page.
- 9 **Read your city's snow rule in your first week;** five communities run five regimes, and the reflex that is right in one city gets your car towed in another.



#### TURKISH-SPEAKING IMMIGRATION ATTORNEY IN MINNESOTA

#### Have a question about your immigration status?

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