

STEP-BY-STEP GUIDE · MISSOURI

Registering a Car in Missouri 2026: Plates, Inspection and Insurance

The registration fee runs on taxable horsepower, and you cannot renew plates without a county property tax receipt. The 30-day deadline, inspections, insurance and rating.

SHORT ANSWER

Put three things in your calendar. **A new resident must register the vehicle within 30 days** and surrender the out-of-state title to apply for a Missouri one; missing it costs **\$25** on the 31st day, rising by \$25 every 30 days to a maximum of **\$200**. The registration fee is calculated on a measure found nowhere else in this series: **taxable horsepower**. And **you cannot renew a license plate without a property tax receipt from your county**. Because Kansas City, Missouri spans four counties, your first job is to **find out which county you live in**.

Thirty days, and the order matters

- 1 Get Missouri insurance.** Proof is required at registration and at every plate renewal, and the department may ask for it at any point during the registration period.
- 2 Get the safety inspection if your vehicle needs one.** At a station licensed by the Highway Patrol, not at the Department of Revenue. The certificate is valid **60 days**, so schedule the inspection close to your office visit.
- 3 Get a statement of non-assessment from your county.** A newcomer who owned no vehicle in Missouri on the January 1 assessment date gets this instead of a paid tax receipt, and must get it **before** registering.
- 4 Go to a license office for the title and registration.** The title application is also 30 days. Title is **\$8.50 plus a \$9.00** processing fee, plus all state and local sales taxes. A **30-day temporary permit** is available once per vehicle: \$5.00 plus \$9.00, with proof of ownership, a safety inspection if not exempt, and proof of insurance.

The registration fee runs on horsepower

HORSEPOWER	1 YEAR	2 YEARS
Under 12 HP, electric vehicle or low-speed vehicle	\$18.25	\$36.50
12 to 23 HP	\$21.25	\$42.50
24 to 35 HP	\$24.25	\$48.50

HORSEPOWER	1 YEAR	2 YEARS
36 to 47 HP	\$33.25	\$66.50
48 to 59 HP	\$39.25	\$78.50
60 to 71 HP	\$45.25	\$90.50
72 HP and above	\$51.25	\$102.50

Not weight, not value, not age: the figure is printed on the title or on the Missouri title and registration application. A **\$9** processing fee is added on top (\$18 for a two-year registration), and most modern passenger cars sit in the top band. **Electric vehicles register in the cheapest band**, but do not read that as "Missouri charges no extra road use fee on electric vehicles": the department's alternative fuel decal page could not be read. **A two-year registration is only available if the parity matches:** in an even calendar year you can register for two years only if the vehicle's model year is even, and in an odd year only if it is odd. Duplicate title, duplicate plate and duplicate tab are **\$8.50 plus \$9.00**. Stolen plates and tabs are replaced free up to twice a year with a notarized affidavit, with the processing fee still charged. If you sell the vehicle you file a **notice of sale, Form 5049, within 30 days**. Fee schedule: [dor.mo.gov motor vehicle fees](https://dor.mo.gov/motor-vehicle-fees).

You cannot renew plates without a county property tax receipt

THE MOST COMMONLY MISSED REQUIREMENT IN MISSOURI, AND IT IS ENFORCED AT THE COUNTER

- The renewal document list includes this: a **paid personal property tax receipt or statement of non-assessment for the previous registration period**, from the county you live in (or from the city of St. Louis). If you registered for one year you need last year's receipt; if you registered for two years you need **the previous two years**.
- The parenthetical "or the city of St. Louis" is the department's own wording and there is a reason for it: **St. Louis is an independent city and sits inside no county**. Kansas City, Missouri is the opposite: not independent, and **inside counties, four of them**.
- **So you get the receipt from the collector of the county your own address falls in:** Jackson, Clay, Platte or Cass. Nowhere in this guide do we say "go to the city office".
- For a newcomer the way out is the **statement of non-assessment**, and you get it from the county assessor **before** you register.
- The rest of the renewal list: the renewal notice (or last year's registration receipt or a copy of the title), a **current insurance identification card**, safety and emissions certificates from the last 60 days if required, and the fees. Online renewal exists but requires a **PIN printed on the renewal notice**.
- **This gate comes back every year**. If you have not paid the county tax your plates are not renewed, and if your plates are not renewed you cannot drive. Put your county collector and the assessment date in your calendar.

Inspection: safety statewide, emissions at the other end of the state

- **The safety inspection applies statewide.** The fee is capped at **\$12** (\$10 for a motorcycle), the certificate is valid **60 days** (90 days when a Missouri dealer had it done within 60 days before the sale). The inspection runs on a two-registration-year cycle tied to model year parity: even model years in even calendar years, odd in odd. **Your renewal notice tells you whether you need one.**
- **The big exemption covers most newcomers, but two official statements describe the same window from opposite ends.** The manual exempts vehicles **within the first ten years of the manufacturer's model year and showing less than 150,000 miles, including vehicles titled out of state.** The department's vehicle purchase page writes the same rule as "less than eleven years old and under 150,000 miles". **We print no single age figure;** ask the inspection station or the license office.
- Other exemptions: all trailers, historic-plated vehicles, salvage and rebuilt sales, dealer-to-dealer sales, low-speed vehicles, intrastate commercial vehicles registered with the transportation agency, and vehicles over 26,000 pounds registered for less than 12 months.
- **The emissions program does not cover Kansas City, Missouri residents.** It is called the **Gateway Vehicle Inspection Program**, and its own page defines its scope as the **city of St. Louis** plus **Jefferson, St. Charles and St. Louis** counties. **Jackson, Clay, Platte and Cass are outside the program**, so no vehicle registered at an address in those counties takes an emissions test; they are still subject to the **safety** inspection. Note the boundary: **it is drawn by county, not by ZIP code**, so if you know your county you know the answer.

There is a conflict here and we are printing it: the state driver manual updated in August 2026 lists the areas needing an emissions inspection as "the city of St. Louis and St. Louis, St. Charles, **Franklin** and Jefferson counties". **Franklin County is in the manual but not on the program's own site.** We use the program's own list and tell you about the discrepancy; if you live in Franklin County, call the program information line at **1-866-623-8378**. Who is tested: 1996 and newer gasoline, 1997 and newer diesel, 8,500 pounds and under; the test runs on the odd and even model year cycle and additionally **at every sale or title transfer**. Exemptions include low mileage, new vehicles under 6,000 miles in their first model year, plug-in hybrids and fully electric vehicles, motorcycles, school buses and historic vehicles; flex-fuel, bi-fuel and **ordinary hybrids are tested**. **We print no emissions test fee:** the \$24 figure in circulation could not be read on the program's own page. The program: gatewayvip.mo.gov.

Insurance: 25/50/25, plus the coverage Missouri adds

COVERAGE	STATUTORY MINIMUM
Bodily injury, per person	\$25,000
Bodily injury, per accident	\$50,000
Property damage, per accident	\$25,000
Uninsured motorist, per person	\$25,000
Uninsured motorist, per accident	\$50,000

- **Uninsured motorist coverage is mandatory in Missouri.** Many states do not require it at all, so **a quote that leaves it out is not a legal Missouri policy**; ask for it by name when you shop.
 - Missouri is an ordinary **at-fault** state; in none of the Missouri sources it read did the research find a Michigan-style no-fault or personal injury protection regime. There are alternatives to a policy: **self-insurance** for more than 25 vehicles, a **\$75,000** surety bond, certificate of deposit or securities filed with the department (\$150,000 if secured by real estate), or **\$75,000 in cash** deposited with the State Treasurer.
 - Accepted proof: an insurance identification card, the policy or a confirmation document, a paid receipt, a departmental self-insurance certificate, or **electronic proof displayed on a handheld device**.
 - **Failing to show proof is expensive: 4 points** on your driving record, and 8 points in 18 months costs you the license. The suspension ladder: 0 days plus a **\$20** reinstatement fee for a first suspension, **90 days plus \$200** for a second within two years, and **one year plus \$400** for a third or later.
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Rating: the mirror image of Michigan

Michigan bans the use of sex, marital status, home ownership, credit score, education, occupation and ZIP code in auto insurance rating. **Missouri's regulator treats some of those as normal.** The Missouri Department of Commerce and Insurance states on its own page that an individual auto rate is determined, among other things, by **where the vehicle is garaged**, by **the age and sex of the insured driver** and by **credit history**, and it says insurers and rating organizations generally establish **rating territories** based on loss experience. **Missouri publishes no rule banning credit-based or territory-based rating.** That page was read from a June 2025 capture and we could not confirm it is the same today. One limit does work in your favor: an insurer must disclose that it may collect credit information on the application, and it may not take adverse action based solely on a credit element without considering a noncredit risk factor; that finding was read from a summary of a page on the agency's own domain and the page itself would not open. Missouri regulations also prohibit insurers from surcharging for claims made under comprehensive coverage. **For a newcomer with no US credit history the practical result is this:** having no credit file may affect your rate and that is lawful, so get quotes from several companies and ask them to revisit your rate as your credit history builds.

Sales tax follows the address, and four counties mean four rates

Motor vehicle sales tax is the **state rate of 4.225 percent** plus **a local rate determined by the applicant's address**. The detail here illustrates this state's central trap well: in the department's own local rate table **Kansas City, Missouri appears four times carrying four different rates**, because the city spans Jackson, Clay, Platte and Cass counties. So there is no single "city rate" for a Kansas City, Missouri address. **We print no local percentages:** the table file still posted at that address is dated August 30, 2023 in its own heading and appears to have been prepared for the last quarter of 2023. The four-county structure is solid, the numbers are not. Get your own rate from [the department sales tax calculator](#).

THE STATE LINE: REGISTRATION DOES NOT CROSS IT

- **The license, the title, the registration, the plates, the inspection, the property tax receipt and the vehicle sales tax are Missouri business** and are done at Missouri offices. No counter on the Kansas City, Kansas side can do any of them. The only thing that crosses is the bus network.
- **Registering a car and getting a license are two separate jobs** and registration does not require a license: if your license process drags on, the car can still be registered as long as your Missouri insurance and documents are in order.
- **The research found no operating toll road in Missouri and no Missouri transponder to buy**, and the state's 100-page manual never mentions tolls. That has a direct benefit: a message claiming an "unpaid Missouri toll" is not coming from a Missouri tolling agency, because the research found no such agency. Do not tap the link and do not enter card details.
- **The tolls you will actually meet are on the Kansas side.** The Kansas Turnpike went fully cashless on July 1, 2024; a driver with a transponder pays the lowest rate and license plate billing costs more. If you use it regularly, open an account on the Kansas side, because there is no Missouri equivalent to open.
- When you move, **update the address on your vehicle record**: without an account on the Kansas side the bill follows your plate to your mailing address, and if that address is stale an unpaid balance builds up unnoticed.



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