

STEP-BY-STEP GUIDE · NAPERVILLE

Car Registration, Emissions Testing and I-PASS in Naperville: 2026 Guide

State title and plates, the city vehicle sticker that does not exist here, emissions testing on both sides of the county line, local taxes, station parking and tolls.

SHORT ANSWER

No city vehicle sticker: no vehicle sticker or wheel tax appears in the city's own list of local taxes, so the sticker Chicago charges does not apply here. What remains is the state side: title and plates with the SOS within 30 days of moving, \$165 for the title and \$151 for plates, \$316 in all. Emissions testing applies on both sides of the county line: free, every two years, no appointment. There are no longer any Metra parking permits in town; parking is \$3 a day and paid by license plate.

1. The state side: insurance, title and plates

- 1 Get Illinois insurance first.** Minimum coverage is \$25,000 (injury or death of one person), \$50,000 (more than one person) and \$20,000 (property damage). Keep the card in the car.
- 2 Book an appointment.** The Naperville facility (1771 W. Diehl Rd., Unit 110) requires one for vehicle transactions too; title, plates, transfers and sticker renewal are all done there:
apps.ilsos.gov/dlexamcheck.
- 3 Bring the documents and the form.** Form VSD-190, the original out-of-state title, the odometer reading, the VIN and signatures. Illinois titles do not need notarization.
- 4 File the tax form.** A vehicle titled and registered elsewhere for at least 3 months before you moved is exempt from Illinois tax, but you still file the form that shows the exemption (RUT-50 for a private sale, RUT-25 for an out-of-state dealer). State retail sales tax on vehicle sales is 7 percent and the city takes 1 percent of it.
- 5 Use your Naperville address.** Plate renewal reminders, emissions notices and toll invoices all go to the address on file with the SOS.

ITEM	AMOUNT
Title (first issue)	\$165
Standard passenger plate and annual renewal	\$151
First transaction total (title plus plate)	\$316
Emissions test	free
Naperville city vehicle sticker	none

ITEM	AMOUNT
Metra station parking	\$3 a day · \$14.25 a week · \$54 a month

2. Emissions testing applies on both sides of 87th Street

- The Illinois vehicle emissions program tests cars registered in the Chicago area, and all of Naperville is inside that area. DuPage County is covered end to end; in Will County the statute excludes some ZIP codes, but the Will-side Naperville ZIP codes are not on that list.
- That matching comes from the 2017 text of the statute and a ZIP code comparison; get the definitive answer by plate or VIN from the [Illinois Air Team eligibility tool](#), which is the official source. Phone 844-258-9071.
- **How it works:** the test is every two years, free and walk-in. Most gasoline cars and light trucks from 1996 onward get an OBD test.
- **Exemptions:** new vehicles for their first 4 years, diesels, electric vehicles, motorcycles and pre-1996 models.
- **The reminder:** a Test Notice reaches your mailing address up to 4 months before your plate expires. Plates are not renewed for a car that has not been tested or did not pass, so take the test before your renewal month.
- **Stations:** commercial directories say there is a test station inside Naperville, but we could not verify it on the official station page, so we do not print an address.

3. The city side: no sticker, but other local taxes

The city's own [tax page](#) lists the local charges one by one, and no vehicle sticker or wheel tax appears on it. For someone moving from Chicago, the clearest saving is that missing sticker. Finance Department: 630-420-6059.

LOCAL TAX	RATE
Home rule sales tax	0.75 percent
Food and beverage tax	1.0 percent citywide, plus another 0.75 percent downtown
Hotel and motel tax	5.5 percent
Local motor fuel tax	\$0.04 per gallon
Real estate transfer tax	\$1.50 per \$500 of the price (properties inside the city limits)
Vehicle sticker or wheel tax	not on the list

Metra parking: the permit system is gone, now a daily plate fee

- Old information is still circulating online: there is no longer a Metra parking permit or a permit waiting list in Naperville.
- **The fee:** every space is \$3 a day. A week is \$14.25 (5 percent off), a month \$54 (10 percent off).

- **When you pay:** weekdays 6 a.m. to 6 p.m. After 6 p.m., at weekends and on public holidays it is free. Accessible spaces are free.
- **How you pay:** by license plate. In the PayByPhone app, zone 3441 is Route 59 and zone 3442 is Naperville; or at the daily fee machine in the lot (exact cash, Visa and MasterCard) or with a smart card from the Municipal Center. **If you type the plate wrong there is no refund**, so check it twice.
- **Overnight parking:** prohibited weekdays 2 a.m. to 5 a.m. Allowed in the north-side lots at weekends and on city holidays.
- **Who runs the lots:** the city, not Metra. Transportation division, 400 S. Eagle St., 630-420-6100. At the Route 59 station the north lot belongs to Naperville and the south lot to Aurora: 630-420-6100 for the north, 630-256-3580 for the south.

Tolls: I-PASS and the toll you missed

Naperville has two toll roads: I-88 (the Reagan Memorial Tollway) along the north and I-355 (the Veterans Memorial Tollway) along the east. The Illinois Tollway is fully electronic with no cash lanes, and paying without a transponder costs twice the I-PASS rate. The city is 28 miles west of Chicago, and you use those same two roads for the airports, the northwest suburbs and trips out of state, so a transponder genuinely pays here. Current rates are on the [Tollway rate page](#); daytime (6 a.m. to 10 p.m.) and overnight rates differ.

- **I-PASS:** a prepaid account. The transponder is free from a Tollway customer service center or can be ordered online; retailers charge a service fee. A transponder bought online or at a store has to be activated (1-800-824-7277).
- **Auto replenish:** linking the account to automatic top-up is the simplest way to keep extra charges from building up.
- **If you missed a toll:** opening a Pay By Plate account within 14 days of the trip lets you backdate to your first trip, with no penalty and no extra charge. It works for rental cars, borrowed cars and visitors too.
- **If you miss the 14 days:** an invoice reaches your mailing address 30 days after the unpaid toll, with more at 60 and 90 days, and each one adds a per-toll charge.
- **Do not let a balance build up:** the SOS lists toll debt among the reasons a license is suspended and has to be reinstated.
- **If you are here briefly:** registering your own Pay By Plate account is usually cheaper than the rental company's daily e-toll package. The Chicago Skyway and the Indiana Toll Road are separate operations; we could not verify whether they take I-PASS.

DO NOT CONFUSE THIS WITH THE CHICAGO STICKER

Anyone who lives in Chicago must buy a city vehicle sticker no matter where the car is registered. **If you live in Naperville you do not need a Chicago sticker.** But watch the residential parking zone signs when you park in Chicago: those rules are written for residents.

NOTE FOR IMMIGRANTS

- The 30-day clock on title and plates runs, and missing it costs you a late fee. Update your address with the SOS within 10 days of moving; that is a separate task from the AR-11 you file with USCIS.
- Because Naperville has no city sticker, the county line shows up on the vehicle side only in emissions testing, and both counties are covered, so which side of 87th Street you live on does not change the answer there.
- Budget the first year up front: \$316 for title and plates, plus insurance. With no U.S. credit history the first insurance quotes can be high, so get quotes from several companies.



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN NAPERVILLE

Have a question about your immigration status?

Attorney Asim Clinch serves clients in Naperville and the surrounding area, in Turkish and English.

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