

STEP-BY-STEP GUIDE · NEW JERSEY STATE

New Jersey Car Registration, Inspection and Toll Roads Guide 2026

For cars brought from another state or from Türkiye, cars bought in New Jersey, and tolls across the state.

SHORT ANSWER

New residents must register a vehicle in New Jersey within 60 days of moving (or before their old license/registration expires, whichever comes first). The order is: New Jersey insurance first (Standard Policy minimums of \$35,000/\$70,000 bodily injury, \$25,000 property damage), then title and registration at the MVC by appointment, then inspection (every 2 years; new cars get a 5-year exemption, fully electric vehicles are exempt entirely). Title is \$60. For the toll roads (the Turnpike, the Garden State Parkway, the Hudson River crossings), an E-ZPass NJ account is the easiest option; without a tag, a toll bill comes by mail.

Step by step

- 1 Buy New Jersey insurance.** A Standard Policy must carry at least \$35,000 per person and \$70,000 per accident in bodily injury liability and \$25,000 in property damage, plus Personal Injury Protection (PIP) starting at \$15,000. A cheaper Basic Policy exists too, with no bodily-injury liability by default (a \$10,000 optional add-on is available).
- 2 Gather your documents.** Your title or prior state/country registration, ID meeting the 6 Points of ID standard, a New Jersey insurance card or your company name and policy number, a completed Form BA-49, and lienholder information if applicable.
- 3 Visit the MVC by appointment.** There are no walk-ins for registration. A business-owned vehicle needs an Entity ID Number first, via Form BA-8.
- 4 Pay the fees and get your plates.**
- 5 Keep track of inspection.** Most passenger vehicles need an emissions-only inspection every 2 years. New vehicles (up to 5 model years old) are exempt, and fully electric vehicles and motorcycles are never inspected.

Fees (2026)

ITEM	AMOUNT
Title fee	\$60 (one lien \$85, two liens \$110)
Registration fee	varies by vehicle type, plates included

ITEM	AMOUNT
Electric vehicle (ZEV) annual fee	started at \$250 in 2024, adding \$10 each year for the next 4 years

For sales-tax questions, call the New Jersey Division of Taxation: 609-984-6206.

Insurance coverages

COVERAGE	STANDARD POLICY MINIMUM
Bodily injury	at least \$35,000 per person and \$70,000 per accident (up to \$250,000/\$500,000 available)
Property damage	starts at \$25,000
Personal Injury Protection (PIP)	starts at \$15,000 per person or accident, up to \$250,000 for certain catastrophic injuries regardless of the limit you chose
Uninsured motorist	up to the bodily-injury limit you select

A cheaper Basic Policy also exists: no bodily-injury liability by default (a \$10,000 optional add-on is available), property damage \$5,000. A separate, health-only policy exists for people eligible for Federal Medicaid, at \$365 per year.

Inspection

ABOUT INSPECTIONS

Most gas-powered passenger vehicles need only an emissions inspection, once every 2 years. A new vehicle, if never inspected in New Jersey before, is exempt until it turns 5 model years old. Taxis and commercial-plated vehicles need a combined annual safety-and-emissions inspection. Fully electric vehicles and motorcycles are fully exempt. Check nj.gov/mvc/inspection to find a station.

Getting caught with an expired inspection sticker doesn't trigger a fine at the station itself, but police can issue a \$100 to \$200 fine, and MVC can revoke your registration.

New Jersey toll roads and E-ZPass NJ

The New Jersey Turnpike, the Garden State Parkway, and the Hudson River crossings (the George Washington Bridge, the Lincoln Tunnel, the Holland Tunnel) all charge tolls. Check the New Jersey Turnpike Authority's own site (njta.com) and the Port Authority's (panynj.gov/bridges-tunnels) for current toll amounts.

TOPIC	DETAILS
Opening an account	Online, by mail, or by phone at ezpassnj.com . The Standard Plan has no enrollment requirements

TOPIC	DETAILS
Monthly account fee	\$1
Paying without a tag (Toll-by-Plate)	a camera captures your plate; the bill typically reaches the registered owner within about 30 days of the trip
Discount plans	a Senior Citizens Discount Plan for drivers 65 and older, and a Green Pass Discount Plan for vehicles rated 45+ MPG or SULEV (both through the New Jersey Turnpike Authority, using an E-ZPass NJ tag)
Customer service	(888) 288-6865

Driving into NYC: the Congestion Relief Zone

Drivers entering Manhattan at or below 60th Street pay a congestion toll on top of any bridge or tunnel toll: \$9 with E-ZPass at peak times (weekdays 5 a.m. to 9 p.m., weekends 9 a.m. to 9 p.m.), \$2.25 overnight.

NOTE FOR IMMIGRANTS

Drivers crossing the George Washington Bridge don't get the up-to-\$3 crossing credit against this toll; the credit applies only at peak times, with E-ZPass, to the Lincoln Tunnel, the Holland Tunnel and two NYC-side tunnels (the Queens-Midtown and Hugh L. Carey tunnels). Since the George Washington Bridge is the natural crossing for Clifton and Passaic County drivers heading to Manhattan, this directly affects many New Jersey commuters. Toll bills go to the address on your vehicle registration, so update both your registration and your E-ZPass account after you move. If you're subject to the address-reporting requirement, you must also report your new address to USCIS within 10 days (AR-11).



TURKISH-SPEAKING IMMIGRATION ATTORNEY IN NEW JERSEY

Have a question about your immigration status?

Attorney Asim Clinch serves clients across New Jersey, in Turkish and English. Free evaluation: clinchlaw.com/free-evaluation · +1 866-491-7669

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