

STEP-BY-STEP GUIDE · NEW YORK STATE

# New York State Car Registration, Inspection and E-ZPass Guide 2026

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

## SHORT ANSWER

After you move to New York, you register your car in New York. The order is: New York insurance (25/50/10 liability, plus \$50,000 per person in no-fault coverage and uninsured-motorist coverage), then title and registration at the DMV, then the combined annual safety-and-emissions inspection. Title is \$50, plates \$25, and weight-based registration runs about \$26 to \$140 for a 2-year term; New York City and the 7 surrounding MCTD counties add a \$50 surcharge per 2 years.

## Step by step

- 1 Buy New York insurance.** Minimum liability is \$25,000/\$50,000/\$10,000 (person/accident/property), plus \$50,000 in mandatory no-fault (PIP) coverage and at least 25/50 uninsured-motorist coverage. DMV won't process registration without the FS-20 insurance card your insurer issues.
- 2 Gather your documents.** Your prior state or country's title or registration, a completed registration form, and your insurance card.
- 3 Visit the DMV.** Check [dmv.ny.gov](https://dmv.ny.gov) for appointments, required documents and the current registration deadline for new residents.
- 4 Pay the fees and get your plates.**
- 5 Get it inspected.** Every registered vehicle needs a combined safety-and-emissions inspection at least every 12 months, before the sticker expires (unlike Texas, New York never dropped the safety half). The fee cap in the New York City area is \$37.

## Fees (2026)

| ITEM                                     | AMOUNT                       |
|------------------------------------------|------------------------------|
| Title fee                                | \$50                         |
| New plates                               | \$25                         |
| Registration (weight-based, 2-year term) | \$26-\$140                   |
| Vehicle use tax                          | \$30 per 2 years (\$15/year) |

| ITEM                                | AMOUNT                                                                          |
|-------------------------------------|---------------------------------------------------------------------------------|
| Sales tax                           | state 4% plus local tax, roughly 8.00%-8.875% combined depending on your county |
| MCTD surcharge                      | \$50 per 2-year cycle (New York City and 7 surrounding counties only)           |
| Inspection (New York City area cap) | up to \$37 per year                                                             |

The MCTD surcharge applies only in New York City's five boroughs plus Nassau, Suffolk, Westchester, Dutchess, Orange, Putnam and Rockland counties.

## Insurance coverages

| COVERAGE                                                          | MINIMUM             |
|-------------------------------------------------------------------|---------------------|
| Bodily injury, per person                                         | \$25,000            |
| Bodily injury, per accident (rises to \$100,000 if death results) | \$50,000            |
| Property damage                                                   | \$10,000            |
| No-fault (PIP)                                                    | \$50,000 per person |
| Uninsured motorist                                                | 25/50 minimum       |

### ABOUT INSPECTIONS

Unlike Texas, New York never dropped the safety half of its inspection program; every vehicle needs a combined safety-and-emissions inspection once a year. Check [dmv.ny.gov](https://dmv.ny.gov) for which IDs are accepted for registration before you go.

## E-ZPass: tolls across the state

One E-ZPass account works everywhere in New York: New York City's bridges and tunnels, the 426-mile Thruway from New York City to Buffalo, and other regional toll roads. You don't need separate accounts the way you would in Texas.

| TOPIC                                | DETAILS                                                                                                                          |
|--------------------------------------|----------------------------------------------------------------------------------------------------------------------------------|
| Tag cost                             | \$25 in most of the state, or \$30 in New York City and Long Island                                                              |
| Opening an account                   | At <a href="https://e-zpassny.com">e-zpassny.com</a> or by buying a starter tag at a participating retailer, then registering it |
| Paying without a tag (Tolls by Mail) | up to 50% more than E-ZPass in the New York City area; about 30% more on the Thruway, plus a flat \$2 administrative surcharge   |
| Example                              | New York City to Buffalo: about \$27.90 with E-ZPass versus about \$41.85 by cash or mail                                        |
| Where it works                       | across New York State, plus reciprocity with many neighboring states' toll authorities                                           |

Drivers entering Manhattan at or below 60th Street have also paid a separate "Congestion Relief Zone" toll since January 5, 2025 (\$9 with E-ZPass at peak times, \$2.25 overnight, once per day). This is specific to New York City; see [the MTA's congestion pricing page](#) for detail.

#### NOTE FOR IMMIGRANTS

Toll bills go to the address on your vehicle registration, so update both your registration and your E-ZPass account after you move. Pay only through [e-zpassny.com](https://e-zpassny.com). 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 YORK

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

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