

STEP-BY-STEP GUIDE · NEW YORK

New York City Car Registration, Inspection and Bridge/Tunnel Toll Guide 2026

Insurance, inspection, registration fees, E-ZPass and Manhattan's congestion pricing toll, covered start to finish for newcomers.

SHORT ANSWER

New residents have about 30 days to register a vehicle in New York. Buy New York insurance first (25/50/10 liability, plus \$50,000 no-fault and uninsured-motorist coverage), then register at the DMV; every vehicle needs a combined safety-and-emissions inspection once a year. NYC and the 7 surrounding counties add a \$50 MCTD surcharge every 2-year registration cycle. Since January 5, 2025, any vehicle entering Manhattan at or below 60th Street with E-ZPass pays an extra \$9 daytime congestion toll.

Step by step

- 1 Buy New York insurance.** Minimum: \$25,000 per person / \$50,000 per accident liability (rising to \$100,000 if death results), \$10,000 property damage, plus mandatory \$50,000 no-fault (PIP) and uninsured/underinsured motorist coverage. Ask your insurer for the FS-20 insurance ID card; DMV will not register your car without it.
- 2 Register and title the car at DMV.** If you are coming from out of state, bring your previous title or registration.
- 3 Get it inspected.** Every registered vehicle needs a combined safety-and-emissions inspection at least every 12 months, before the sticker expires. The NYC-area fee cap is \$37. Vehicles under 2 model years old or over 25 are exempt from the emissions portion.
- 4 Handle your license** at the same visit or a separate appointment.

Fees (2026)

ITEM	AMOUNT
Title application	\$50
New plates	\$25
Registration (2-year, weight-based)	about \$26-\$140

ITEM	AMOUNT
Vehicle use tax (2-year)	\$30
Sales tax (NYC: state + local)	about 8.875%
MCTD surcharge (NYC and 7 surrounding counties only, per 2-year cycle)	\$50
Inspection (NYC-area fee cap, yearly)	up to \$37

The MCTD surcharge applies in NYC's five boroughs plus Nassau, Suffolk, Westchester, Dutchess, Orange, Putnam and Rockland counties. Unlike Texas, which dropped its safety inspection in 2025, New York still requires a combined safety-and-emissions sticker every year.

Manhattan's congestion pricing toll

Since January 5, 2025, any vehicle entering Manhattan at or below 60th Street pays an additional toll on top of any bridge or tunnel toll. It is the first toll of its kind in the U.S.

ITEM	AMOUNT
E-ZPass, daytime (5 a.m.-9 p.m. weekdays, 9 a.m.-9 p.m. weekends)	\$9.00
E-ZPass, overnight	\$2.25
No tag, or plate not linked to the account	higher Tolls by Mail rate
Yellow and green cab surcharge, per trip	\$0.75
Uber/Lyft-type vehicle surcharge, per trip	\$1.50

- Zone: streets and avenues in Manhattan at or below 60th Street. The FDR Drive and the West Side Highway (Route 9A) are excluded, so vehicles that stay only on those roads are not charged, but almost any stop inside the zone triggers the toll.
- The toll is charged only once per calendar day, no matter how many times you enter.
- If your plate isn't linked to your E-ZPass account, you are billed the higher Tolls by Mail rate even if you own a tag, so link a new or rental car's plate right away.
- The rate is scheduled to rise to \$12 in 2028 and \$15 in 2031.

Bridges, tunnels and E-ZPass

CROSSING	E-ZPASS	TOLLS BY MAIL
Bronx-Whitestone, Throgs Neck, RFK (Triborough), Hugh L. Carey, Queens Midtown, Verrazzano-Narrows	\$7.46	\$12.03
Henry Hudson Bridge	\$3.42	\$8.87
Cross Bay and Marine Parkway Bridges	\$2.80	\$6.02

One E-ZPass account works across New York, including the 426-mile Thruway from New York City to Buffalo. Open an account at e-zpassny.com; a tag costs \$30 in NYC and Long Island, \$25 in the rest of the state. Without a tag, Thruway tolls run about 30% higher plus a flat \$2 administrative fee.

NOTE FOR IMMIGRANTS

Toll and congestion-pricing bills go to the address on your vehicle registration, so update both your registration and your E-ZPass account after you move. If you are 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 CITY

Have a question about your immigration status?

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