

STEP-BY-STEP GUIDE · OREGON

Oregon Car Registration, Taxes, Emissions and Insurance 2026

No sales tax on vehicles, registration priced by fuel economy, and a county surcharge that changes the bill. Emissions testing covers two metro areas only, and if you fail you pay nothing.

SHORT ANSWER

Vehicle costs in Oregon are not calculated the way they are elsewhere, and there are three headings. First, **there is no sales tax on vehicles**; instead there is a **0.5%** tax that applies only to vehicles bought from a dealer with **7,500 miles or fewer**, which means a used car bought from a private seller is taxed at **zero**. Second, **the registration fee is set by the vehicle's fuel economy**, not its value or weight. Third, the **county surcharge**: two-year registration costs **112 dollars** more in the county that contains Portland and **60 dollars** more in two neighboring counties. On the insurance side there is a provision that is real money for a newcomer: **the absence of a credit history cannot be used against you**.

No sales tax, and in its place a small tax with two names

The state revenue department defines it this way: the **vehicle privilege tax** is imposed on the privilege of selling vehicles in Oregon, and the **vehicle use tax** applies to vehicles purchased from dealers outside Oregon that must be registered in Oregon. The rate is **one half of one percent** and the base is the retail sales price. But a vehicle is taxable only if it meets **all five** of these conditions: it was purchased from a dealer (or from someone required to be registered as an Oregon dealer); the sale date is January 1, 2018 or later; it has **7,500 miles or fewer**; its gross weight is 26,000 pounds or less; and it has never previously been titled and registered in Oregon. **For a newcomer the result is concrete**: a used car bought from a private seller, or a car bought from a dealer with more than 7,500 miles, is **not taxable**; you pay only title, registration and county fees.

- **If you buy from an Oregon dealer** the dealer owes the tax, but may pass the amount to you, and if it does it appears as a line item on your sales document; no separate document is needed before titling.
- **If you buy from an out-of-state dealer the situation changes**: the use tax must be paid **within 30 days of the sale**. Some dealers collect and remit it and show it as a line item; if yours did not, **you** pay it, and **the vehicle will not be titled and registered until it is paid**.
- The return is filed through the state's online tax system and within minutes an emailed document arrives carrying a **letter number**; that document is what you take to the motor vehicle agency. **The motor vehicle agency does not collect the tax and does not issue the document**, the revenue department does.
- A privilege, excise, sales or use tax you paid to another state can be credited on line 7 of the return if it is listed separately on your sales document.

- The base includes **separately stated dealer preparation** work (undercoating, rustproofing), freight and delivery charges, accessories, parts and add-on products; separately stated discounts and rebates come off. **Down payments and trade-ins do not come off.** Excluded from the base: product warranties and optional maintenance contracts, gap insurance, **document processing fees**, registration and title fees, and disability access modifications. **We found no statutory cap on the dealer document processing fee**, so we publish no ceiling.

Title and registration fees set by fuel economy

ITEM	FEE
Title, passenger car and light truck, combined 0-19 MPG	\$101
Title, combined 20-39 MPG	\$106
Title, combined 40 MPG and above	\$116
Title, all-electric	\$192
Late title transfer	\$25 from 31 to 60 days after the sale, \$50 after 60 days
Registration, two years, 0-19 MPG	\$126
Registration, two years, 20-39 MPG	\$136
Registration, two years, 40 MPG and above	\$216 (if not in the per-mile program)
Registration, two years, all-electric	\$376 (same condition)
Two-year registration if you join the per-mile program	\$86
New plates at first registration	\$26
Moving plates to another vehicle	\$30
Light vehicle trip permit, 21 days	\$35
County surcharge on two-year registration	\$112 in the county that contains Portland; \$60 in Washington and Clackamas counties. Research found this item in no other Oregon county

A few mechanics. Standard passenger registration lasts **two years**; a brand-new vehicle that arrives with a manufacturer's certificate of origin gets a **four-year** registration, and in that case both the registration fee and the **county surcharge double**. The agency uses the fuel economy value the manufacturer assigned to the vehicle identification number. A vehicle can be registered only if **an Oregon title is in your name or you have applied for one**. Passenger cars get **two plates**; altering a plate or using a frame that covers the numbers, letters or stickers is prohibited. The basic form is **form 268** and custom plates use form 205; the mailing route is 1905 Lana Ave NE, Salem OR 97314. **A dated change:** in the agency's own words, from July 1, 2027 drivers of **used electric vehicles** coming up for renewal will pay the 86 dollar two-year registration

and choose between a flat fee and per-mile charging; the same rule reaches new electric vehicles on **January 1, 2028** and hybrids and plug-in hybrids on **July 1, 2028**.

WE ALSO STATE A GAP: THE NEWCOMER'S REGISTRATION DEADLINE

- **We could not find how many days a newcomer has to register an out-of-state vehicle in Oregon.** The 31-to-60-day and over-60-day late fees above are rules written for the sale of a vehicle that already carries an **Oregon title**, not for an arriving vehicle. The relevant agency pages would not open during this research.
- What to do: do not delay the registration, and ask for the deadline at **1-503-945-5000** before you go. We are not inventing a date.
- **The license and the vehicle are two separate clocks.** Being late on one does not make you late on the other, but start both in your first week.

Emissions: two metro areas only, and free if you fail

In Oregon the emissions test is run not by the motor vehicle agency but by the **Department of Environmental Quality**, and the program covers **the Portland and Medford metro areas only**. In the agency's words, the federally enforced state implementation plan requires non-exempt passenger vehicles in those two areas to be tested **every two years**.

TOPIC	RULE
Fee	\$25 in the Portland area, \$20 in the Medford area
If you fail you pay nothing	The agency's own sentence: the fee accrues only after your vehicle passes and receives a certificate of compliance; if your vehicle fails, no fee is charged . We have seen no other state in this series do this
Payment	Cash, a PIN-less debit or credit card (Visa, Mastercard, Discover), or a money order
Stations	In the Portland area the agency names: Clackamas, Gresham, Northeast, Sherwood, Sunset/Hillsboro and Scappoose . The Medford area has its own station. The agency also runs points that perform the test at private businesses; we could not read exactly how those work
How to learn the boundary	Through the agency's boundary lookup tool . It publishes no address or ZIP code list, so we cannot reproduce the boundary in this guide. Your registration renewal notice may also state whether a test is required
Exemptions	It is written that new vehicles need not be tested, but we could not read the full exemption list (model-year band, electric vehicles, newly purchased vehicles). We publish no model-year band ; confirm through the lookup tool and by phone
Vehicles that need no test	For motorcycles, off-road vehicles and trailers, the vehicle identification number inspection is done at the motor vehicle agency
Safety inspection	We encountered no statewide safety inspection requirement for private passenger vehicles. We do not say there is none; the only statewide check we found is the emissions program in those two metro areas

Agency phones: Portland area **503-229-5066**, Medford area **541-776-6145**, toll-free within Oregon **877-476-0583**, relay 711. The boundary lookup tool: oregon.gov/deq/vehicle-inspection/Pages/Testing-

Mandatory insurance: three coverages, not one

COVERAGE	MINIMUM
Bodily injury and property damage liability	\$25,000 for one person per crash; \$50,000 for two or more people; \$20,000 for damage to the property of others
Personal injury protection	\$15,000 per person, for reasonable and necessary expenses within two years of the date of injury
Uninsured motorist coverage	\$25,000 per person and \$50,000 per crash in bodily injury

Personal injury protection covers medical, dental and other services needed for injury or death arising from the use, occupancy or maintenance of a vehicle. **Keep this in mind when you compare quotes:** an Oregon quote is **not the same thing** as a quote from a state that mandates liability coverage alone, because it contains two more coverages. Driving without insurance is listed among the agency's reasons for losing a driving privilege. **Crash reporting:** if damage to the vehicle you were driving exceeds \$2,500, if damage to someone else's property exceeds \$2,500, if any vehicle is damaged more than \$2,500 and towed from the scene, or if anyone is injured or killed, you must file the agency's form 735-32 **within 72 hours**; the manual is clear that **a police report does not satisfy this obligation**.

NOT HAVING A CREDIT FILE CANNOT BE USED AGAINST YOU

- This heading is real money for a newly arrived family, because in the first months you have no U.S. credit file at all. Oregon law (ORS 746.661) addresses this directly: **the absence or inability to determine a credit history cannot be used to deny coverage, calculate an insurance score or set a premium**. The insurer must either demonstrate to the regulator that doing so is risk-related and follow the regulator's rules, treat you as **credit-history neutral**, or exclude credit from the calculation entirely.
- **A personal policy in force for more than 60 days** cannot be canceled or non-renewed because of credit history or an insurance score. On the initial underwriting decision, credit history may be used to deny coverage **only together with other substantive criteria**.
- **Once a year**, with every insurer and on every policy type, you can request a re-rating based on your credit history. The insurer must do it within 30 days, **cannot use the new information to raise the premium**, and must lower it if you now qualify for a better tier.
- **The driving record of a vehicle you use at work** cannot be used in any way on a personal passenger policy in your own name (ORS 746.260). The look-back is limited too: crashes and traffic convictions that occurred **more than three years** before the application or renewal cannot be considered, and that three-year limit does not apply when the record is used to give you a **discount** (ORS 746.265).
- **There is also a gap here and we are not closing it:** we **could not verify** that Oregon prohibits the use of gender, age, marital status, occupation, education or ZIP code in passenger auto pricing. We do not say there is no prohibition; we say we could not verify one. When you get a quote, say out loud that you have no credit file and ask in writing which criteria were used.

No toll highways, tolls on two bridges

There are no toll highways in Oregon. The state set up a pricing program for the Portland area and then stopped it: the agency's March 11, 2024 announcement states that work on the regional mobility pricing program was halted and the tolling projects were postponed indefinitely, and after that date the agency's tolling section was **removed from the live site**. Secondary sources write that a 2025 session bill repealed the tolling authority; **we could not read the statute and could not confirm that it was enacted**, so this guide makes no claim about a bill name or its effective date. The only charge you pay is on **two Columbia River bridges** operated by port districts: for a passenger car or light truck one charges **\$3.00** and the other **\$3.50**, and the transponder they share brings those down to **\$1.25** and **\$1.75**. The Hood River bridge is **fully electronic** and payment must arrive on the day of the crossing or within **14 days**, or an unpaid-toll invoice is issued. **We could not verify what it takes to open a transponder account** (whether a deposit, a Social Security number or a U.S. credit card is required); the transponder's own site returned a blank page during this research, so call the port district before you open an account. For daily life in Portland you do not need a transponder: **there is no toll point in the city or on the surrounding freeways**.

Can you pump your own gas? Half of the time

- Oregon's famous rule **changed**, and today it is neither what the old nor the new telling says. Under a 2023 session law, self-service is legal statewide but conditional. **We read the statute but could not verify its effective date**, so we give no date.
- **The half-and-half ceiling**: a station cannot dedicate **more** pumps to self-service than it dedicates to attended service (ORS 480.332(1)), must mark which pump is which with signage **readable from inside a vehicle**, and must **assign at least one person to attended service**.
- **Price parity**: the statute requires the price at a self-service pump to be **the same** as at an attended pump. There is no cheaper self-service lane in Oregon. Self-service may operate only during the hours an employee is on hand to dispense fuel.
- **Twenty counties may go entirely unattended**: Baker, Clatsop, Crook, Curry, Gilliam, Grant, Harney, Hood River, Jefferson, Klamath, Lake, Malheur, Morrow, Sherman, Tillamook, Umatilla, Union, Wallowa, Wasco and Wheeler. A station in those counties that also sells non-vehicle goods or services must keep an attendant on duty between 6 a.m. and 6 p.m. (ORS 480.341).
- **Motorcyclists may always fuel their own vehicle. Disabled driver rights**: every station with an attendant must post clearly readable signage on how to request help, dispense fuel on request, and charge **no extra service fee** (ORS 480.344). Diesel sits outside this scheme.



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