

STEP-BY-STEP GUIDE · PENNSYLVANIA STATE

Pennsylvania Car Registration, Inspection and E-ZPass Guide 2026

For cars brought from another state or from Türkiye, cars bought in Pennsylvania, and the PA Turnpike.

SHORT ANSWER

New residents must apply for Pennsylvania title and registration within 20 days of establishing residency. You need a valid Pennsylvania driver's license or ID card and PA insurance (minimums of \$15,000/\$30,000 bodily injury, \$5,000 property damage and \$5,000 medical benefits). The application goes through an authorized agent (a notary, dealer or messenger service) on Form MV-1. A newly registered vehicle must pass a safety inspection within 10 days. Emissions testing applies in 25 counties, including the five-county Philadelphia region and Allegheny County (Pittsburgh). On the PA Turnpike, E-ZPass costs up to 50% less than Toll By Plate.

Step by step

- 1 Get your Pennsylvania ID.** PennDOT requires a valid Pennsylvania driver's license or ID card to title and register a vehicle. You have 60 days for the license, but status checks can run long, so apply in your first weeks.
- 2 Buy Pennsylvania insurance.** Minimum coverage: \$15,000 per person / \$30,000 per accident bodily injury, \$5,000 property damage, and \$5,000 in Medical Benefits. When you buy the policy you also choose between Limited Tort and Full Tort (see below).
- 3 Gather your documents.** A valid out-of-state title in your name (it is surrendered), proof of PA insurance (a card, declaration page, binder, or copy of your application, showing effective and expiration dates), and a VIN verification (a tracing, or verification by an inspection mechanic or notary). Leased vehicles also need Form MV-1L.
- 4 Visit an authorized agent.** Form MV-1 is not available online. Most notaries, dealers and messenger services are PennDOT-authorized agents who can complete Form MV-1 and issue a temporary registration on the spot.
- 5 Apply within 20 days.** The clock starts when you establish Pennsylvania residency.
- 6 Get a safety inspection.** A newly registered vehicle must pass one within 10 days of registration.
- 7 In an emissions county? Get that test too.** Required in only 25 of PA's 67 counties, including the five-county Philadelphia region (Philadelphia, Bucks, Chester, Delaware, Montgomery) and Allegheny County.

Fees (2026)

ITEM	AMOUNT
Title, original issuance	\$72
Passenger vehicle registration (1 year)	\$48
Lien recording	\$36
County "Fee for Local Use" (in counties that charge it)	\$5 per year

Sales tax is 6% statewide; Philadelphia County adds 2% (8% total) and Allegheny County (Pittsburgh) adds 1% (7% total). Vehicles you've owned 6+ months before your move are generally exempt from PA use tax on the transfer; ask your agent about your case.

Insurance coverages and the Limited Tort / Full Tort choice

COVERAGE	MINIMUM (15/30/5)
Bodily injury liability	\$15,000 per person, \$30,000 per accident
Property damage liability	\$5,000
Medical Benefits	\$5,000

Source: [Pennsylvania Insurance Department](#). These are legal minimums, not a recommended amount. A lapse in coverage can lead to a 3-month registration suspension.

LIMITED TORT OR FULL TORT?

This is a Pennsylvania-specific choice. Limited Tort lowers your premium significantly, but you cannot recover damages such as pain and suffering unless the injury meets one of the exceptions in the law. Full Tort keeps that right unrestricted. If you do not specifically elect Limited Tort, you are treated as having chosen Full Tort. Know which one you're choosing before you sign.

Safety inspection and emissions testing

ABOUT INSPECTIONS

A newly registered vehicle must pass a safety inspection within 10 days; safety inspection applies statewide. Emissions testing applies in only 25 of the 67 counties, where 1996-and-newer models get an OBD computer diagnostic check plus a gas-cap test.

The PA Turnpike and E-ZPass PA

The Pennsylvania Turnpike has run cashless "Open-Road Tolling" (ORT) east of Reading (including the Northeast Extension) since January 5, 2025; the stretch west of Reading is targeted for January 2027. E-

ZPass customers pay up to 50% less than Toll By Plate.

TOPIC	DETAILS
Opening an account	paturndrive.com , the PA Toll Pay app, Go Pak retail locations, or 1-877-736-6727
Monthly account fee	None listed on the Turnpike's E-ZPass page
Auto-replenishment	From a bank account or card, at least \$35 per transponder when the balance drops to \$10 or less; manual accounts get a notification at \$15
Paying without a tag (Toll By Plate)	A camera photographs your plate and an invoice is mailed to the registered owner; pay by check, money order, or credit card
2026 toll increase	Effective January 4, 2026, one example toll rose from \$1.86 to \$1.94 with E-ZPass, and \$3.72 to \$3.88 with Toll By Plate (one illustrative segment, not every rate)

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. 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 PENNSYLVANIA

Have a question about your immigration status?

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