

STEP-BY-STEP GUIDE · PHILADELPHIA

Philadelphia Car Registration, Emissions and E-ZPass Guide 2026

For cars brought from another state, cars bought in Pennsylvania, and PA Turnpike drivers.

SHORT ANSWER

After you settle in Pennsylvania, you have 20 days to register a vehicle. The order is: PA insurance (minimum \$15,000 / \$30,000 / \$5,000), a VIN verification, then title and registration through an authorized agent (a notary, dealer, or messenger service) using Form MV-1. A newly registered vehicle must pass a safety inspection within 10 days. Philadelphia is one of five counties where emissions testing is required (Bucks, Chester, Delaware, Montgomery, Philadelphia). The title fee is \$72 and annual registration is \$48.

Step by step

- 1 Get Pennsylvania insurance.** Minimum liability: \$15,000 per person / \$30,000 per accident bodily injury, \$5,000 property damage, commonly called "15/30/5." Your policy also requires a Limited Tort or Full Tort election: Limited Tort is cheaper but gives up the right to sue for pain and suffering unless a "serious injury" threshold is met; Full Tort keeps that right but costs more.
- 2** Get a VIN verification (by tracing, or verified by an authorized mechanic or notary).
- 3** Complete Form MV-1 (the title application); a leased vehicle also needs Form MV-1L. This form is not self-service online; it is processed through an authorized agent, most commonly a notary, dealer, or messenger service, which usually issues a temporary registration on the spot.
- 4** Bring your out-of-state title, proof of PA insurance (card, declaration page, or a copy of the policy), and lienholder information if applicable, to the agent.
- 5** Once registered, get a safety inspection within 10 days.

Fees (2026)

ITEM	AMOUNT
Title fee, first registration	\$72
Annual passenger vehicle registration	\$48 (a 2-year option is also available)
Lien recording	\$36
Local use fee in some counties	\$5/year

Some counties add a local share on top of Pennsylvania's state sales tax; confirm the current combined rate for Philadelphia with the PA Department of Revenue before buying a car. Vehicles you owned for at least 6 months before moving are generally exempt from PA use tax on the transfer.

Inspection: statewide safety and Philadelphia-area emissions

- An annual safety inspection is required statewide for every registered vehicle: brakes, lighting, steering, suspension, tires, glass, wipers, mirrors, horn, seat belts, exhaust.
- Philadelphia is one of 25 Pennsylvania counties that require emissions testing; the other four counties in the Philadelphia region (Bucks, Chester, Delaware, Montgomery) are subject to the same rule.
- 1975-model-year and newer vehicles up to 9,000 lbs GVW are tested: 1975-1995 models get a visual anti-tampering and gas-cap check, and 1996-and-newer models get an OBD computer diagnostic plus a gas-cap test.

THE 20-DAY RULE FOR NEW RESIDENTS

After you establish Pennsylvania residency (accepting a job, leasing or buying property, or enrolling a dependent in a local school all count), you must title and register your vehicle within 20 days. This is different from the 60-day window for your license, so keep both deadlines in mind separately.

E-ZPass PA and the PA Turnpike

The PA Turnpike is cashless. Open-Road Tolling, the barrier-free gantry system, has been in place east of Reading (including the Northeast Extension) since January 5, 2025, and rolls out west of Reading in January 2027. E-ZPass PA drivers pay up to 50% less than Toll By Plate, and there is no stated monthly account fee.

TOPIC	DETAILS
Open an account	paturndpike.com , the PA Toll Pay app, a Go Pak retailer, or by phone/mail (1-877-736-6727)
Auto-replenishment (bank account)	\$35 per transponder charged when the balance drops to \$10 or less
Without a tag (Toll By Plate)	A plate-photo invoice is mailed to the vehicle's registered owner; pay by check, money order, or credit card to a Pittsburgh PO box

NOTE FOR IMMIGRANTS

After you move, update the address on your vehicle registration and your E-ZPass account. 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 PHILADELPHIA

Have a question about your immigration status?

Attorney Asim Clinch serves clients in Philadelphia and the surrounding area, in Turkish and English.

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