

STEP-BY-STEP GUIDE · SOUTH CAROLINA

South Carolina Car Registration, Taxes and Insurance 2026

The sequence starts with the county, not the state: no registration without the original paid tax receipt. There is no inspection appointment, but the duty never closes.

SHORT ANSWER

The sequence starts **with the county, not the state**, and that is a first in this series. The **county auditor** issues an annual property tax bill on your vehicle, you pay it to the **county treasurer**, and **the motor vehicle agency will not register the vehicle without the original receipt for that paid tax**. At arrival the agency's own figure is **about \$305 per vehicle**: \$250 infrastructure maintenance fee, \$15 title, \$40 plate. The county tax sits on top of that and **has no single statewide figure**. The deadline matches the license: **one single 45 days**. There is good news too: **you can register the vehicle with your visa-bearing Turkish passport before your South Carolina license arrives**. And we never write the inspection sentence by halves: **there is no periodic inspection and no emissions test, but the duty to keep the vehicle in safe mechanical condition at all times remains**.

Three steps, and the first is the county

Getting this order wrong costs a day. The agency's own sentence: **in order to register your vehicle in any situation, you must first pay the property tax to your county and bring the paid property tax receipt to the motor vehicle agency**.

- 1 Step zero, update the address with your insurer.** The trap the agency itself warns about: if you are new and your policy is with a **national insurance company**, change your address with that company **before** you register the vehicle in South Carolina. The company must be licensed to do business in the state.
- 2 County auditor:** you provide your vehicle identification number and your most recent registration. The agency's sentence: **a property tax bill will be generated**.
- 3 County treasurer:** you pay the bill and take **the original receipt**. Not a copy, the original.
- 4 Motor vehicle branch:** title application form 400; your out-of-state title and registration; the lienholder's name and address if there is a lien; an accepted form of identification; your insurance company information; a power of attorney if the vehicle is leased; **the original paid vehicle property tax receipt**; the \$250 infrastructure maintenance fee; and the title and registration fees.

Do not skip the good news here: the list of identification accepted at the counter is broader than a license. Alongside a valid South Carolina or out-of-state learner permit, license or ID card, the agency's sentence also lists **a valid passport with a visa**, an employment authorization document and a permanent resident card. So the license queue can keep you waiting while the vehicle work proceeds. Two more mechanics: **the**

title arrives after the registration, because a new title is not mailed until your out-of-state title clears the national title information system, but **you receive your registration before that check finishes**; and a **registration is not issued without a title**. If you hold no South Carolina license, permit or ID card at all you can still register the vehicle, but you complete **form TI-006** and must be able to state at least one of three things: you are on active duty in South Carolina; you are enrolled in a South Carolina school; or **the vehicle is kept in this state at least six months of the year**. If you take the six-month route you also bring a proof of South Carolina address, or an employer letter if you work here, or a copy of the valid South Carolina card of a homeowner or tenant you live with, **and that person must come to the branch with you and complete form TI-006A**.

The figure at arrival: \$305, and the infrastructure fee is once

We pass the agency's sentence through as it is: **in most cases, if you have an ordinary passenger vehicle to be titled and registered in South Carolina, you pay the motor vehicle agency about \$305 per vehicle upon entering the state** (the fee can be higher for vehicles with a greater gross weight). That total is made up of **\$250 infrastructure maintenance fee, \$15 title and \$40 registration and plate**, and it **does not include the property tax you will owe your county of residence**.

ITEM	AMOUNT	HOW OFTEN
Infrastructure maintenance fee	\$250	Once per vehicle, never again
Title	\$15	Once
Registration and plate	\$40	Every two years
County vehicle property tax	Depends on county and millage	Every year, and in advance

One figure we **do not print**: the percentage-based infrastructure fee applied when you **buy** a vehicle, and its cap, could not be read. The \$250 above is a fixed amount read for a **vehicle brought in from another state**. If you are buying from a dealer, ask the dealer and the branch; do not carry this guide's figure over to that transaction.

The annual county vehicle property tax has taken the place of inspection

South Carolina taxes the vehicle itself **every year**, and this is not an ownership tax or a license tax buried in registration as in other states: it is a real **property tax**, billed by the county auditor, collected by the county treasurer, and without whose receipt neither registration nor renewal happens. In practice this annual stop has taken the place of the inspection appointment.

ITEM	RULE
Assessment ratio	Personal passenger vehicles, trucks and motorcycles are assessed at 6 percent . Certain heavy trucks, and campers and boats that are not a primary or secondary residence, at 10.5 percent
Where the value comes from	Vehicles, boats and aircraft are valued by nationally recognized valuation publications, but the value may not exceed 95 percent of the prior year's value

ITEM	RULE
High mileage appeal	The statute's sentence: vehicle valuation manuals must include appropriate adjustments to reflect high mileage as part of the appeal process. Appeal on a high-mileage vehicle
Paid in advance	Vehicles, boats and boat motors are taxed in advance . The county tax must be paid before you register the vehicle, and before a plate or decal is renewed
The 4 percent ratio does not belong to the car	The 4 percent assessment ratio is only for a legal residence and must be applied for separately. For a car it is always 6 percent; do not confuse the two

The bill has three components and the state department of revenue lists them separately: the value of the property, the assessment ratio, and the **millage** set by the taxing authority. One **mill** is one thousandth of a dollar. And here is the heart of it: **every county, every municipality and every school district sets its own millage every year**. That is why two towns in the same county do not charge the same tax on the same car. **We give no single statewide figure and we do not print Charleston County's current millage**, because the county's own pages were not reachable during this research. What we have is **the state's own sample calculation**, and we present it as a sample, not as anyone's bill.

THE STATE'S SAMPLE CALCULATION	VALUE
Vehicle value	\$20,000
Assessment ratio	6 percent
Assessed amount	\$1,200
Sample millage	0.289
Annual tax, sample only	\$346.80

The only correct way to learn your own figure is to **call the county auditor**. If you live in Charleston County the office to ask is the **Charleston County auditor** and the place to pay is the **Charleston County treasurer**; neither is the town of Mount Pleasant. There is a convenience as well: **a county tax statement, or a paid vehicle or home property tax receipt, is on the list of address proofs accepted for a license application**. So the paper you use in one errand works in the other. And **the 45-day window is confirmed on the tax side too**: in the revenue department's words, new residents must register their vehicles and obtain plates **within 45 days of establishing residency**, and the property tax must be paid before registration and plates.

Plate and registration mechanics

- A registration has three parts: the **plate on the rear**, the **decal in the lower right corner** of the plate, and the **registration card** kept in the vehicle. **The month decal on the left is no longer used**; month, year and plate number are printed on the color-coded decal on the right.
- Temporary plate for a car bought from a private seller**: with the title, bill of sale or lease agreement you received from the seller you submit **form 45-A** and receive a traceable **45-day temporary plate**. If you buy from a dealer, the dealer normally handles the registration.
- Registering an out-of-state vehicle with no title may be possible depending on the vehicle's model year and the year the other state began titling; in that case **the original bill of sale** is required.

- On a financed vehicle the **lienholder is part of the process**: if your registration is expired you send the information to the lienholder, who mails it to the agency with the title.
- **From November 2026** the agency begins registering street-legal off-road vehicles. We read only the headline of that announcement, not the detail, so we describe no procedure.
- **The toll picture is short**: one toll road remains in the state and it is in Greenville County; tolling on the Hilton Head road **stopped on June 30, 2021** because the road's bonds were retired. There is no tolled facility in Charleston County and crossing the Ravenel bridge is free. That doubles as a fraud filter: if a text message claims you owe an **unpaid toll** and you have not used that one road, the message is not real. Do not tap the link.

INSPECTION AND EMISSIONS: NEVER WRITE THIS SENTENCE BY HALVES

- For an ordinary passenger vehicle in South Carolina there is **no periodic safety inspection and no periodic emissions test**, and we draw that not from the agency's silence but **from the statute**.
- In the motor vehicle code's chapter on the condition of vehicles **a single section** remains today, and the whole of it reads: **no person shall drive or move any vehicle upon any highway unless the equipment upon it is in good working order and adjustment as required in this chapter and the vehicle is in such safe mechanical condition as not to endanger the driver, other occupant or any person upon the highway**.
- **The periodic inspection provisions that once followed that section have been repealed**. So the correct sentence is this: **South Carolina does not give you an inspection appointment, it gives you a duty**. An unsafe vehicle is unlawful every day of the year and there is no annual inspection sticker to hide behind. In other states the line was drawn by county or by ZIP code; here there is no line at all, but **the duty never closes either**.
- On emissions we have to be honest: **research found no emissions testing program in South Carolina**. No agency page we read and no section of the motor vehicle code establishes one. We write that as **"we found no program"**, not as **"there is none."**
- **Practical consequence**: if you are buying a used car, have the brakes, tires and lights checked yourself, because in this state no counter does it for you and the responsibility sits directly with the driver.

Mandatory insurance, and the size of the penalty

Insurance is tied to both the license and the registration here. On a license application and renewal you **certify that you are insured if you own a vehicle** (form 447-NC); **if you do not own a vehicle, or no one in the household does, you must state that on the application too**. On the vehicle side you give your insurer's name at first registration and **at every registration renewal**, and the statute requires the owner to state that insurance is in force **by a signed declaration subject to the penalties for false swearing**. The verification system has a name: **ALIR**. Licensed insurers transmit policy changes to the agency **automatically**, and in the agency's words **if the system cannot verify your insurance, your vehicle registration and your driver license can be suspended**.

COVERAGE	STATUTORY MINIMUM
Bodily injury, per person	\$25,000

COVERAGE	STATUTORY MINIMUM
Bodily injury, two or more people in one accident	\$50,000
Property damage, per accident	\$25,000
Uninsured motorist coverage	Mandatory , and not less than the statutory minimums; at least \$25,000 for property damage as well (the policy may exclude the first \$200)
Personal injury protection	Not mandatory. Account for this when you compare quotes: offers here are not the same thing as offers in states that require personal injury protection

DRIVING UNINSURED COSTS THE MOST IN THIS SERIES, AND THERE IS ONE SAVING SENTENCE

- When your insurer notifies the agency that you canceled the policy, a letter arrives asking the company to verify coverage **electronically within 20 business days. If verification does not come, your driving privilege, your plate and the registration of every vehicle on the policy are suspended, and reinstatement costs up to \$400.**
- While the suspension runs you cannot drive or register an uninsured vehicle. The agency's sentence: **if you do not turn in the plate to the agency, a law enforcement officer will take it from you.**
- If you are stopped without proof of insurance there are tickets, fines or jail; to clear the suspension you show proof **within 30 days**, and if it was suspended reinstatement is **\$100**. A conviction for driving uninsured in a vehicle that is not yours means a **30-day** suspension plus **\$100**.
- **On a conviction for driving your own vehicle uninsured** your license and registration stay suspended until the agency collects the **\$700 uninsured motorist fee**, and you must have your insurer file an **SR-22 certificate for three years** from the suspension date.
- The statutory daily penalty sits **on top of** the rest: **\$5 a day**, capped at **\$200 per vehicle** on a first offense. That penalty and the \$200 reinstatement fee are waived only if you swear the vehicle was not operated on state highways during the lapse **and** the lapse was caused by **military service or by an illness documented with a signed physician statement.**
- **And the saving sentence:** in the agency's own words, **if you turn in your plate and registration at a branch before canceling the insurance, you are not assessed any penalty.** If you are moving or selling the car the order is this: **plate first, cancellation second.** The reverse means up to \$400 owed.

What they may use to price your premium

South Carolina answers this question by statute, and the text is the clearest in this series. The statute reads: **it is unlawful to consider race, color, creed, religion, national origin, ancestry, location of residence within this state, economic status or income level in determining the premium rates to be applied to an automobile insurance policy.** The same section also bars an insurer, agent or broker from **refusing to write or renew a policy** on the basis of age, sex, race, color, creed, religion, national origin, ancestry, location of residence within the state, economic status or income level. The enforcement is not small either: if the regulator finds an insurer or agent engaged in **a pattern of unfair discrimination** it may impose a fine of **up to \$200,000**, and it may examine the insurer **at any time**, at the insurer's expense, to enforce the section.

The bar on refusing to issue is broader still: **marital status** is listed too, and refusal is also barred where it rests **solely** on a prior refusal by another insurer, on having obtained coverage through the pool, or on **lawful occupation, including the military**. On the non-renewal side there is direct protection for a new driver: **lack of driving experience alone cannot be a reason for non-renewal**, though we read no provision barring its use in pricing. We also leave one asymmetry unresolved and pass it on as it stands: **age and sex are absent from the premium prohibition but present in the refusal and non-renewal prohibitions**.

ZIP CODE PRICING IS EFFECTIVELY BANNED, COUNTY-LEVEL PRICING IS ALLOWED

- The prohibition above has an **escape door**: an approved **territorial plan** filed with the regulator. But a second section holds that door at a specific height, and the two must be read together.
- The statute's sentence: **the territorial plan may not restrict issuance or renewals to an area smaller than a county**. The only exception is a smaller area **contiguous** to an entire county already in the plan, provided that area does not create a **population-excluding effect** based on the prohibited criteria. The regulator **must reject** any territorial plan that violates the section.
- **What that means in practice**: your ZIP code cannot price your policy; an approved territory **at the county level** can. That is a sharper line than in states that ban the ZIP code but do not draw the permitted territory's shape in statute.
- So do not expect a premium difference between two towns in the same county; **you may see one between two counties**. Point this out when you take quotes.
- In exchange you have two usable rights. First: insurers must **notify the insured if the rate tier is higher than their own or their group's lowest rate tier**, and must **give the reason for the higher tier in writing**. Second: **all information used in determining an applicant's classification or premium rates, including investigative and credit reports**, must be kept on file **for at least three years** from the application date and must be **opened for inspection on request**.

Credit history: two sections point in opposite directions, and we take no side

There is a genuine conflict here and we print it. On one hand, the same sentence appears in two separate sections: **the absence of credit information may be used in evaluating coverage only if the insurer demonstrates to the regulator's satisfaction that the absence is related to risk**. So a newcomer with no U.S. credit file is **not absolutely protected**; all the insurer has to do is make its case to the regulator. On the other hand, the premium prohibition sections treat **economic status and income level** as unlawful rating criteria, and another section refers directly to **credit reports used in determining classification or premium rates**, that is, assumes they are used. No text we read reconciles the two. So we write neither "**credit scoring is banned**" nor "**it is permitted**." The place to ask is the **South Carolina Department of Insurance**; write to its consumer unit through doi.sc.gov and **ask for the answer in writing**. One more point: the statute does not force any insurer to cover you. An insurer need not write coverage, but it must keep a record of its refusals **with the reasons, for at least three years**, and produce them to the regulator on request.

- 1 **Update the address in your insurer's record before you register the vehicle**, and confirm the company is licensed in South Carolina.
- 2 **Go to the county auditor**, give your vehicle identification number and your most recent registration, and have the bill generated.

- 3 Pay the county treasurer and take the original receipt.** A copy is not accepted.
- 4 Go to the branch.** If you do not have your license yet, your visa-bearing passport is among the identification accepted at the counter; do not hold up the vehicle work.
- 5 Budget correctly:** about \$305 per vehicle plus the county tax. Infrastructure fee once, plate every two years, county tax every year and in advance.
- 6 Use your appeal right on a high-mileage vehicle,** because the valuation manuals are required by statute to include that adjustment.
- 7 Have the vehicle's mechanical condition checked yourself.** There is no appointment, but the duty runs every day.
- 8 When you sell the car or move, turn in the plate first and cancel the insurance second.** That order removes the penalty entirely.



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