

STEP-BY-STEP GUIDE · WEST LAFAYETTE

# Driving, Insurance, Towing and Transit in West Lafayette 2026

There is no emissions test in this county, the insurance regime cannot be compared with other states, we hold no official towing tariff, and transit comes with two different price lists depending on who you are.

## SHORT ANSWER

Three answers together. **There is no emissions test here:** Indiana requires it in **two counties only** and Tippecanoe County is not one of them; but do not carry that sentence statewide, because for a reader in the northwest corner the test is mandatory. **The insurance regime cannot be compared with Minnesota's:** Indiana is not a no-fault state, the mandatory minimum is **25/50/25**, there is no personal injury coverage, and **an uninsured driver loses the right to non-economic damages in a crash. We print no towing tariff**, because we could not read the city's own schedule. And on transit, know the split up front: **travel inside campus is free for university affiliates; leaving campus costs money for everyone.**

## Registration and emissions: the state's business, briefly

- **Periods: sixty days** after becoming an Indiana resident, and **forty-five days** for a newly acquired unregistered vehicle.
- **We print no fee figures and the reason is serious.** We could not read registration, plate, title or vehicle excise tax items from an official source, and third-party sites contradict each other. On top of that Indiana has a county **wheel tax**, so the cost varies county by county, and **we could not verify this county's rate.** Open the agency's own calculator before you go to the counter.
- **A one-time vehicle identification inspection** is reported for a car titled out of state; we could not confirm that from an official source either, so ask when you book.
- **The reason for emissions is legal rather than environmental.** Two counties sit inside a federal air quality region and the program is a required part of the state's federal implementation plan, so **the state cannot abolish it alone.** In 2025 a law aimed at phasing it out was passed, but **there is no record that the program has stopped** and we do not write that it is ending. The practical result here is simple: **you do not need an emissions appointment when you renew a registration.**
- **One question we cannot answer:** we **could not verify** whether a Social Security number or an ITIN is asked for when registering or titling a vehicle. On the license side the number requirement is explicit; on the vehicle side we found no equivalent. Call and ask, and write the answer down.

## Insurance: two provisions that matter most to a newcomer

| TOPIC                                        | THE INDIANA RULE                                                                                                                                                                                |
|----------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| Regime                                       | <b>No no-fault.</b> Mandatory minimum <b>25/50/25</b> , no mandatory personal injury coverage                                                                                                   |
| Uninsured and underinsured motorist coverage | <b>Must be offered</b> , but <b>may be rejected in writing</b> . Ask what you give up before you reject it                                                                                      |
| If an uninsured driver is in a crash         | <b>They lose the right to non-economic damages.</b> That is the separate price of driving uninsured in this state                                                                               |
| If you have no credit history                | The statute <b>bans</b> an insurer from taking the absence of credit history or an inability to calculate a score into account unless it treats you as having <b>neutral credit information</b> |
| Factors that may not go into a score         | <b>Income, gender, address, ZIP code, ethnic group, religion, marital status and nationality</b>                                                                                                |
| An important limit                           | That ban is about <b>what goes inside the score</b> , not a general ban on territorial pricing. Do not conflate the two                                                                         |

The practical upshot: when you take a quote, ask two things **in writing**. If no score can be produced because you have no credit history, are they recording that as **neutral**; and do they explain what you give up **before** you reject uninsured and underinsured motorist coverage. The second is a real risk in Indiana, because that coverage is not mandatory and the other driver in a crash may have none. The credit history rule is worth more here than almost anywhere, because most newly arrived students and scholars have no credit history at all. The provisions are in [the insurance section of the state guide](#).

### THE TOLL ROAD DOES NOT CROSS THIS COUNTY, BUT THE TEXTS ARRIVE ANYWAY

- Indiana's toll road crosses the **northern end** of the state and does not touch this county. But **toll scam text messages arrive statewide** and the message does not care whether you have ever used that road.
- **Three separate bodies warn about it at once:** the company that operates the road, the state transportation agency and the state police. Their shared wording: **we do not send text messages about unpaid tolls**.
- The typical pattern is an **unpaid toll plus a late penalty** and pressure to pay **within twelve hours**. Do not reply, do not open the link, and if in doubt call the organization on its own published number.
- **A newcomer is more exposed**, because you do not yet know which institutions write to you. A reader arriving on campus at the start of term is squarely in the target of this pattern.

## Winter: deliberately short, and the time zone takes its place

- **Indiana is not a state with a hard winter regime** and we **could not find** an equivalent of the snow emergency calendars from our previous guide series.
- We could read **no rule** from the city's own material about a snow emergency declaration, odd-even parking or a sidewalk clearing duty. **We do not say there is none; we say the research could not find one.**

- **We found no statewide winter tire requirement and no studded tire ban either.** In Minnesota both were set by statute; we could read no Indiana equivalent.
- **We do know where to ask:** there is **no 311 number** here; the city site carries a reporting channel at the top of every page, and the finance and fire departments each run their own service request pages. For bills and trash call **765-775-5140**; the switchboard is **765-775-5100**.
- **What really takes this section's place is the time zone.** This county is on Eastern time, but **twelve counties of this state are on Central time**, so the clock changes as you drive northwest and two institutions in the same state can be an hour apart. The Türkiye side is in our consulate guide.
- **The item that really costs money in winter is not snow but towing.** Ask about parking when you rent and get the answer into the lease; a car towed twice over one winter usually costs more than a seasonal parking space.

## If your car is towed: the item we could verify least

| QUESTION                             | STATUS                                                                                                  |
|--------------------------------------|---------------------------------------------------------------------------------------------------------|
| Tow fee and daily storage fee        | <b>We print none.</b> We could not read the city's own schedule                                         |
| Who carries out police-ordered tows  | <b>Could not verify</b>                                                                                 |
| Address and hours of the storage lot | <b>Could not verify</b>                                                                                 |
| Fee waiver for immigration detention | <b>Not found.</b> We do not say there is none                                                           |
| Fee waiver for a stolen vehicle      | A city in this state is reported to have adopted such a program; <b>that program is not this city's</b> |

- 1 **Call the police first and ask whether the car was towed.** Rule out a theft on the first call; the two are handled differently.
- 2 **Ask which lot it went to and how payment is taken.** We print no lot address because we could not verify one; write down the answer you get on the phone.
- 3 **Have proof of ownership ready:** the title, a current registration or the lease, plus the plate or vehicle identification number.
- 4 **Do not underestimate the photo identification requirement.** In Indiana that is a separate problem, because an identification card is itself tied to proof of lawful status. If you have no state credential, take your passport and ask at the counter whether it is accepted.
- 5 **A tow from private parking is a different matter.** Around campus, parking at some rentals belongs to the building and the decision to tow is the owner's, not the city's. Look in the lease for the parking rule and for which company does the towing.

#### IF A FAMILY MEMBER IS DETAINED, OUR ADVICE HERE IS DIFFERENT

- In our Minnesota guide a city's own impound page stated that vehicles abandoned because of immigration detention are released at no cost. **We found no equivalent in Indiana.** We do not say there is none; we say the research could not find one.
- So our advice here is more cautious: **collect the car early**, because storage charges run every night and you cannot rely on a waiver.
- **Keep a copy of the title somewhere reachable at home** and ask **in advance** who is allowed to collect it. The first hours of a detention go to phone calls, a lawyer and arrangements for the children; the car is the last thing anyone thinks of.
- **The detention case itself is federal rather than municipal.** We set out the court and reporting side in our official offices guide. The detention information line is **1-888-351-4024**.

## Living without a car: two systems, two price lists

There are **two separate transit systems** here and they belong to two separate institutions. The city system is the **Greater Lafayette Public Transportation Corporation**, known as **CityBus**, on **765-742-7433**; mobile tickets are bought through the **EZFare** app. The campus system is the university's own service, **Purdue Campus Transit**. The split in one sentence: **campus travel is free for affiliates according to the university's own announcement, and leaving campus costs money.**

| TOPIC                                        | STATUS                                                                                                                                                                                                                                                                                               |
|----------------------------------------------|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| The city bus fare                            | <b>We print none.</b> The agency raised fares on <b>January 1, 2026</b> , for the first time in twenty years; we read the new fares only in news reporting                                                                                                                                           |
| The trap                                     | <b>Old brochures in your hand and old pages online still show the pre-increase price.</b> Confirm the fare from the agency's own page or by telephone before you board                                                                                                                               |
| University affiliates                        | Free on an ID <b>from 1999 to 2024; paid since August 19, 2024.</b> The university subsidized the pass for two terms, but <b>for the 2026-2027 academic year its own announcement says affiliates buying a pass are responsible for the full cost.</b> Do not carry last year's price into this year |
| Groups reported to ride free                 | Students, faculty and staff of another postsecondary institution with a valid ID, and <b>children under eight</b> traveling with a paying passenger. <b>We could not confirm this from the agency's own page;</b> ask before you board                                                               |
| The claim that all under-eighteens ride free | It appears in an older report; <b>we could not confirm it is current and you should not rely on it</b>                                                                                                                                                                                               |
| Documents to open a fare account             | <b>Not found.</b> No number appears in the published terms; <b>it would be wrong to write that one is never asked for</b>                                                                                                                                                                            |
| The campus service                           | <b>Three main fixed routes</b> , Monday to Friday <b>7:00 a.m. to 7:00 p.m.</b> while the university is open, no reservation, plus on-demand rides. A free ride requires an account opened with a <b>university email address</b>                                                                    |
| The intercampus service                      | A separate service runs to the university's other campus and that one <b>does take reservations</b>                                                                                                                                                                                                  |

- **The real sentence of this section:** in this city, getting around means two different price lists depending on who you are. Someone who works or studies on campus pays nothing inside campus but pays to reach a grocery store, a clinic or the county courthouse across the river. A family with no university connection pays for every trip.
- **Weigh that when you choose an address.** Walking distance to campus here is a budget line, not a comfort.
- **When you plan medical appointments, allow for the clinic being on the other side of the river.** That is the commonest reason an appointment is missed in this city.

On the airport the honest answer is short: the nearest scheduled airport is **Indianapolis International Airport** in the state capital, and **there is no direct flight from there to Istanbul**. Türkiye does not appear on the airport's 2026 nonstop list; the single nonstop to Europe is **Dublin**. **The university has an airfield of its own but we found no scheduled passenger service from it**, so do not look for a ticket there. On the train, the state's passenger service runs **three days a week** and the nearest station is across the river; **we could not verify the station's exact name and address** and **we print no train day or time**, because the sources conflict and the only official schedule we could find carries an expired date. Intercity coach stops could not be verified either. The time difference and the flight routing are in our consulate guide. **We give no distance figures**, because none came from a source.

- 1 **Work out in your first week which system you belong to.** If you have a university connection, install the campus app and open the account with your school email; if not, go straight to the city bus fares.
- 2 **Do not trust an old brochure or an old screenshot.** The fare changed on January 1, 2026 and most pages circulating online are out of date.
- 3 **Budget a car as three items:** registration and plate, the county wheel tax, and insurance. This guide prints a figure for none of them.
- 4 **Compare quotes by coverage, not by premium;** personal injury coverage is not mandatory here and you will not see that difference in the price.
- 5 **Pin the toll scam warning on the wall.** All three bodies say they do not text about unpaid tolls.
- 6 **Ask about parking when you rent** and get the answer into the lease; near campus it may be a separate charge.
- 7 **Save today the number you will call first if your car is towed.** We could not verify whether any tow tariff circulating online for this city is official.



#### **TURKISH-SPEAKING IMMIGRATION ATTORNEY IN WEST LAFAYETTE**

#### **Have a question about your immigration status?**

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