

STEP-BY-STEP GUIDE · WISCONSIN

Car Title, Wheel Tax, Emissions and Insurance in Wisconsin 2026

The wheel tax stacks city on top of county, and emissions testing covers only seven southeastern counties. There are no toll roads at all, and an officer may not stop a vehicle solely to check insurance.

SHORT ANSWER

Three items drive the cost of a car here. First, the **title fee is \$214.50** (since October 1, 2025) and **annual registration is \$85**. Second, the **wheel tax**, and here something happens that we have not seen elsewhere in this series: **the city's charge and the county's charge stack**. In the capital the city charges \$40 and the county charges \$40, so an ordinary gasoline car stays registered for roughly **\$165 a year**, the highest annual registration cost we have seen in this series. Third, **emissions testing**, and the good news: it is required only in **seven southeastern counties** and **the capital's county is not on that list**. One more reassuring provision: **a traffic officer may not stop a vehicle solely to check insurance compliance**.

Title, registration and plates

ITEM	AMOUNT OR RULE
Title, first registration or transfer	\$214.50 , since October 1, 2025 (it was \$164.50 before)
Transfer to a surviving spouse, domestic partner or eligible family member	\$0
Replacement title	\$20
Annual registration, automobile	\$85
Plate issuance	\$6 per plate ; some personalized plates cost \$15 plus registration
Electric vehicle surcharge	\$175 a year for automobiles and light trucks up to 8,000 pounds
Hybrid surcharge	\$75 a year , same classes
Late registration renewal	\$10 on top of the renewal fee
Uninsured driver registration fee	\$50 , listed by the agency as its own line item
Counter service at a service center	\$3 on a registration renewal, \$5 on title plus registration, on top of the normal fees

ITEM	AMOUNT OR RULE
Third-party service providers	Maximum service charge: \$16.25 on a registration renewal, \$38 on a title transaction

Your obligation after moving, in the agency's own words: once you become a Wisconsin resident you **must apply for a Wisconsin title and plates** for your vehicle. If you hold an out-of-state title you can apply online; if not, by mail or in person. The paper form is **MV1**, and an eligible applicant for an automobile or off-road vehicle can print a **temporary plate**. One caution: during our research the agency's page carried a notice that **the online title and online payment services were temporarily unavailable**. That is why we do not write "you can do it online"; **check first whether the service is up**. A final warning: misreporting or inventing **where the vehicle is customarily kept** is a crime, punishable by a fine of up to \$200 or up to six months in jail or both. Because the wheel tax follows the address, actually update your address when you move.

THE WHEEL TAX IS CHARGED TWICE ON THE SAME CAR

- State law allows a town, village, city **or county** to charge an annual municipal or county registration fee on top of the regular annual registration fee the vehicle already pays. The amount is **not set by state law**, but every dollar collected must be spent on transportation purposes.
- The word "and" in the agency's sentence means money: **your registration document will show that a municipal and/or county fee was paid**. On the current list the capital appears under municipalities at \$40 and its county appears under counties at \$40, so a car kept in the city pays **both**.
- **The total differs elsewhere in the state**: some cities are not on the list at all, some counties are not, and in some places only one applies. The list **changes every year**; one town's \$25 fee, for example, took effect for registrations beginning October 1, 2026. Open the list once a year for your own address: wisconsin.gov.

ITEM	PER YEAR
State registration fee, automobile	\$85
Municipal wheel tax	\$40
County wheel tax	\$40
Ordinary gasoline car, total	About \$165 (card fees excluded)
If hybrid, add	\$75, so roughly \$240
If fully electric, add	\$175, so roughly \$340

Emissions: seven counties, and the capital is not among them

The agency's sentence is literal: vehicles customarily kept in these **seven southeastern counties** require an emissions test: **Kenosha, Milwaukee, Ozaukee, Racine, Sheboygan, Washington and Waukesha**. The capital's county is not in the program, which means **no emissions test for a car registered in the capital**. For a car registered in Milwaukee or Waukesha county there is one. This is where a county line creates the sharpest difference in money and time in this state's vehicle rules. If you are in the program:

- **Scope:** vehicles with automobile or light truck plates, **model years 1996 through 2006** (under 8,501 pounds, gasoline, natural gas or hybrid) and **model year 2007 and newer** (up to 14,000 pounds, diesel included).
- **Triggers:** **within 45 days** of buying and registering a vehicle; **within 45 days** of adding or removing an owner on the title; **every two years** before plate renewal; and **within 45 days** when a newcomer transfers a vehicle into the state.
- **The agency writes to you** when a test is due, so you do not have to track the calendar yourself. **Any one** of these is enough to bring: the mailed renewal notice or the electronic renewal email, the registration document, the agency's emissions letter, a prior emissions report, Form **MV2016**, or the state title.
- **An emissions test done out of state is accepted;** you send a copy of the passing result with your renewal payment. If the vehicle is temporarily kept in a non-testing county or cannot be driven, a **written temporary exemption** is available; for an inoperable vehicle the form is **MV2472**.
- Two test centers have **self-service kiosks open 24 hours a day, seven days a week** that can test model year 2007 and newer vehicles; staffed hours are Tuesday through Saturday, 10 a.m. to 6 p.m. The contractor's help line is **1-866-623-8378**.
- **Let us be honest about the fee:** the agency's page explains the program end to end but **states no fee**, and the research found none. Even so we **do not write that the test is free**, because we also found no page saying it is; call the number above before you go.
- **Periodic safety inspection:** the agency's vehicle inspection menu covers only ambulances, buses, school buses, human service vehicles, reconstructed vehicles, farm vehicles and salvage titles. For an ordinary passenger car we **found no** statewide periodic safety inspection; that is an inference from absence, not a quotation of a provision.

No toll roads at all

There is nothing to set up: **we found no toll roads in Wisconsin**. The transportation agency's highway travel menu lists 511 road conditions, memorial highways and bridges, highway maps, out-of-state travel, a flex lane, park and ride lots, rest areas, a rideshare program and scenic byways; **nowhere in that menu is there a toll, a transponder or a toll account**, and no such line appears on the agency's vehicle fee schedule. So **you buy no device, open no account, and no toll bill arrives in the mail**. Because this is an inference from absence we do not state it as a certainty, but in practice it is enough for a newcomer: there is no transaction to complete. Someone moving from Texas or Florida arrives with the habit of buying a transponder first; put that money and time somewhere else. The one thing to watch is the state line: **drive to Chicago or to O'Hare and you enter the neighboring state's toll system**, and that account is opened there, not here. If you go a few times a year, know that driving without a device usually means a bill by mail; if you will go regularly, open the account with that state's own toll authority before the trip. The flex lane in the Milwaukee area is not a toll: it is a free shoulder lane that opens and closes with traffic.

Mandatory insurance and the minimum limits

COVERAGE	MINIMUM LIMIT
Injury to or death of one person	\$25,000

COVERAGE	MINIMUM LIMIT
Injury to or death of two or more people in one accident	\$50,000 (subject to the per-person limit)
Damage to the property of others in one accident	\$10,000
Uninsured motorist coverage (mandatory)	\$25,000 per person, \$50,000 per accident
Underinsured motorist coverage	Not mandatory , but it must be offered when the policy is delivered; if you request it, the minimum is \$50,000 / \$100,000
Medical payments coverage	Must be offered at a minimum of \$1,000 per person; the insured may decline it

Note this: **uninsured motorist coverage is mandatory here** and it covers bodily injury, **not damage to your own car**. When you request underinsured coverage, its minimum comes out higher than the mandatory limits. So Wisconsin quotes cannot be compared one to one with quotes from states where only liability is required. **We also record a conflict in the numbers:** during the research an older draft order from the agency contained language suggesting the limits for proof of financial responsibility had been reduced to \$20,000 / \$40,000. **The statute in force says \$25,000 / \$50,000 / \$10,000** and the regulator's current consumer page gives the same figures, so those are the numbers we use. If a dispute arises, the question goes to the insurance regulator or to an attorney who knows this state's law.

AN OFFICER MAY NOT STOP A VEHICLE SOLELY TO CHECK INSURANCE

- A provision we see here for the first time in this series: **a traffic officer may not stop or inspect a vehicle solely to determine insurance compliance, and may not take anyone into physical custody for that violation alone**. A citation can be written for a violation seen during a stop made for another reason, but insurance cannot be the reason for the stop. The statute: docs.legis.wisconsin.gov.
- **Proof of insurance must be in the vehicle, with you**, and shown to a traffic officer on request. The statute **expressly allows electronic proof on a phone** and adds one more sentence: displaying the proof is **not consent** for the officer to view any other content on the phone.
- **Driving without insurance carries a forfeiture of up to \$500**. Not carrying proof carries a **\$10** forfeiture, and the statute leaves an exit: if you show that you were insured at the time of the citation, in court or at the office of the citing officer, on paper or on a phone, **no conviction is entered**.

Rating: on the permissive end, with a single brake that is only an agency opinion

On the question of how premiums are set, Wisconsin is among the **most permissive** states in this series. The regulator's own consumer page lists the classification criteria: **age and gender, marital status, where the vehicle is parked, driving record, make and model, prior insurance history and annual mileage**. The same page uses the phrase "**where you live**" when listing what affects a premium. On credit, the agency's sentence reads: insurers **may use credit information**; against that, **it is the agency's opinion** that credit information should not be used as the **sole reason** to decline an application, cancel a new policy within the

first 60 days, or non-renew an existing policy. Read that sentence exactly as it stands: this is an **opinion**, not a statute and not a regulation. The agency's page describes its own work as **an ongoing review**, the page was last updated March 23, 2021, and **no rule has issued**. We **could not read the text** of the unfair discrimination provision; we note that it exists and we do not quote its language. In short: **this guide does not say that anything is prohibited in rating here, because we found no prohibition**. One more provision affects the household: **the record of every licensed driver in the household** can affect the company's decision.

A newcomer's concrete problems

- **No U.S. credit history and no prior U.S. policy.** Because Wisconsin may use both freely, expect a high first-year quote.
- **If no company will take you** there is a remaining door: the regulator's page states that a person who cannot find coverage after trying several companies may be insured through the state's automobile insurance plan, and that the application goes through **any licensed property and casualty insurance agent**. 1-800-827-5964.
- **The first 60 days are fragile.** A company may cancel a **new** policy within the first 60 days **without stating a reason**. After that, cancellation requires nonpayment, fraud or material misrepresentation; no cancellation takes effect until **at least 10 days** after written notice, and **non-renewal requires at least 60 days notice with the reason stated**.
- **Auto policies have no grace period.** If the premium does not arrive by the due date the policy simply ends. On a financed car, if the policy lapses the lender buys its own coverage and adds it to the loan; that coverage protects only the lender and costs far more.
- **Hitting a deer falls under comprehensive, not collision.** The regulator calls this out because it happens often here; flood damage sits on the same side.
- There is a **comparative negligence** rule: you can recover if your fault is not greater than the other party's, reduced by your share. You have **three years** to bring an injury claim.



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