



## Chapter 9

## Vehicle Information

- 146 Laws Governing Vehicle Title and Registration
- 147 Titles
- 149 Registration
- 149 License Plates
- 150 Handicapped Plates/Placards
- 151 Vehicle Inspection
- 155 Insurance
- 155 Insurance Fraud

In addition to safely navigating the roadways, a motorist must also understand the requirements for vehicles that he/she drives.

## VEHICLE TITLE AND REGISTRATION

New Jersey residents who buy a new or used vehicle must title, register, and insure it before driving it on public roads (N.J.S.A. 39:3-4, 39:10-11, 39:6B-1, 39:6B-2). New Jersey law states a vehicle classified under the Lemon Law must have that classification on the title (N.J.S.A. 39:10-9.3). For information about the Lemon Law, contact the Lemon Law Unit of the Division of Consumer Affairs at **(973) 504-6200**. If a motorist moves into this state, the law requires his/her vehicle to be titled and registered within 60 days; sooner, if the out-of-state registration expires before then (N.J.S.A. 39:3-17.1). The titled owner (person whose name appears on the title as the owner) or a person with authority to act on the vehicle owner's behalf<sup>1</sup> is required to visit an MVC agency to process the transaction. An initial registration for a brand-new vehicle will be valid for four years. All other registrations are typically valid for one year<sup>2</sup> (N.J.S.A. 39:3-4).

<sup>1</sup> Visit **[www.njmvc.gov](http://www.njmvc.gov)** for specific information on who is authorized to act on the owner's behalf.

<sup>2</sup> Visit **[www.njmvc.gov](http://www.njmvc.gov)** for exceptions.

## ▼ HOW TO TITLE A NEW VEHICLE

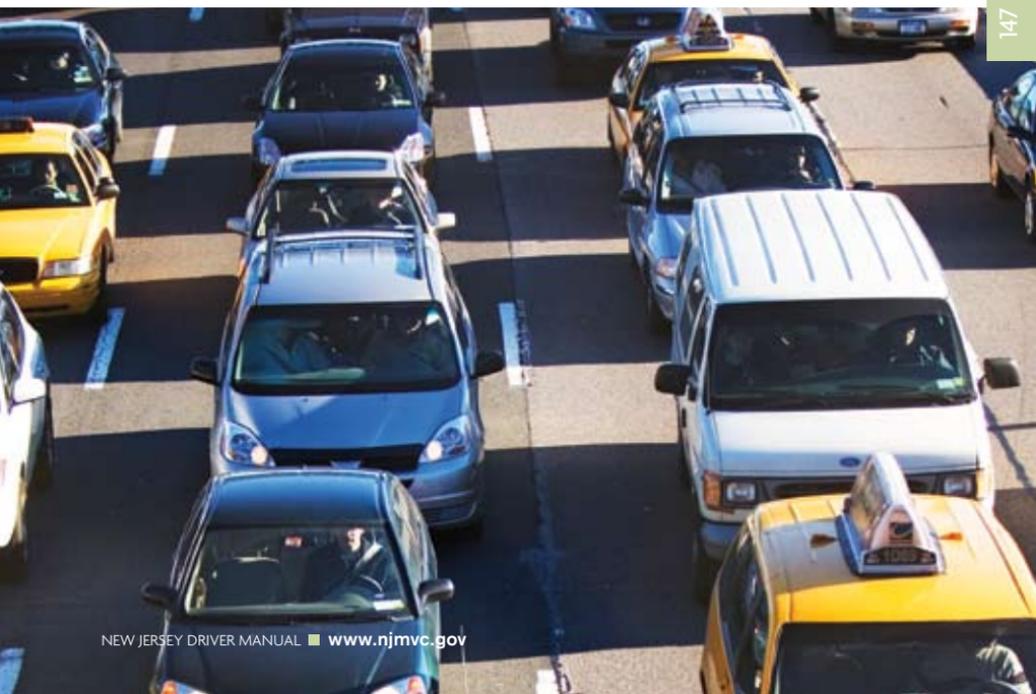
- Obtain the title through the dealership where the vehicle was purchased.
- Obtain the manufacturer's certificate of origin assigned to the owner, ensuring that the document has the sales tax satisfied stamp on the back (if purchased from a dealer authorized to collect New Jersey sales tax).

The documents can be taken to any MVC agency. The owner must pay the required titling fee. If the dealer is not authorized to collect New Jersey sales tax, the buyer must pay sales tax when titling the vehicle.

## ▼ HOW TO TITLE A USED VEHICLE

- Complete the reverse side of the title with the buyer's name, address, date of sale, mileage odometer reading, sale price, buyer's signature and seller's information and signature.
- Present the signed title and pay the required titling fee.
- The buyer must pay sales tax on the purchase price when titling the vehicle.

Note: To avoid a \$25 penalty when buying a used car, the title must be presented to an MVC agency for transfer within 10 business days of the sale (N.J.S.A. 39:10-11.1).



## ▼ HOW TO REPLACE A TITLE

**If the title is lost or stolen**, a duplicate title can be issued at any MVC agency or by mail for a \$25 fee (N.J.S.A. 39:10-12).

The titled owner (person whose name appears on the front of the title) will need:

- A completed Application for Duplicate Certificate of Ownership (ISM/SS-52)<sup>1</sup>
- A current registration certificate or insurance identification card for the vehicle
- A lien release from the lien holder if the vehicle was financed

**If the title is damaged, defaced or illegible**, a replacement title can be issued at any MVC agency or by mail for a \$20 fee (N.J.S.A. 39:10-16).

The titled owner (person whose name appears on the front of the title) will need:

- The damaged title
- A completed Application for Duplicate Certificate of Ownership (ISM/SS-52)<sup>1</sup>

<sup>1</sup> ISM/SS-52 can be obtained at any MVC agency, online at **www.njmvc.gov** or by calling **(888) 486-3339** (toll-free in New Jersey) or **(609) 292-6500** (out of state).

If someone other than the titled owner is applying for a replacement or duplicate title, please contact the MVC online at **www.njmvc.gov** or call **(888) 486-3339** (toll-free in New Jersey) or **(609) 292-6500** (out of state) for additional requirements.

## ▼ HOW TO COMPLETE AN INITIAL REGISTRATION

- Complete a New Jersey Vehicle Registration application (BA-49) at any MVC agency. Provide the name of the vehicle's current insurance company name and the policy number on the application.
- Show proof of vehicle ownership. For a new vehicle, a manufacturer's certificate of origin and a dealer's certificate of sale are proof. For a previously owned vehicle, a title signed by the previous owner is proof. For a leased vehicle, get a power of attorney from the leasing company. For out-of-state vehicles that are leased or financed, secure the original title from the lien holder or leasing company. Visit **www.njmvc.gov** or call **(888) 486-3339** (toll-free in New Jersey) or **(609) 292-6500** (out of state) for more information.
- Show proof that the required sales tax has been paid, or pay the tax at the agency.

Note: In New Jersey, a motorist must be at least 17 years old to register a vehicle (N.J.S.A. 39:10-11.1).

## REGISTRATION RENEWAL

The MVC mails renewal notices at least 60 days before the annual registration expires. If a renewal form is not received by mail, the renewal may be completed in person at any MVC agency, or contact the MVC to have an application mailed. It is the motorist's responsibility to keep his/her vehicle registration current. There is a fine for driving without a current registration document.

Registration renewals may be conducted quickly and easily by phone or on the Web, 24 hours a day. Both are free services. A personal address change can be made online while renewing.

- Call toll-free **(877) 368-6548**.
- Go online at **www.njmvc.gov**.

For both, a preprinted registration renewal with PIN, valid insurance ID card and credit card are necessary. The PIN is a security feature. If the pre-printed form is lost, a motorist will not be able to renew online or by phone.

If renewing by mail, fill out the renewal form and mail to the MVC with a check or money order. Please allow enough time for processing before the registration expires.

Note: The MVC no longer issues license plate registration decals to passenger vehicles or non-commercial light-truck owners.

## TITLE AND REGISTRATION CORRECTIONS

Title and registration corrections may be made at any MVC agency or regional service center. Please call (888) 486-3339 (toll-free in New Jersey) or (609) 292-6500 (out of state) for specific instructions.

## LICENSE PLATES (N.J.S.A. 39:3-33)

Motorists will receive two matching license plates upon registering a vehicle. One plate is provided when registering a trailer, moped or motorcycle. For passenger vehicles, one plate should be attached to the front of the vehicle and the other to the rear at least 12 inches but less than 48 inches above the ground. Both plates must be clean and visible. The rear plate must be lighted so it is visible from 50 feet at night, even with reflectorized plates (N.J.S.A. 39:3-48b). Using license plate covers or holders that obscure or conceal any lettering on the license plate is a violation, with a fine of up to \$100.



## ▼ LICENSE PLATE FACTS

- Report lost or stolen plates to local police. Retain a copy of the complaint.
- Replace lost or damaged plates within 24 hours at any MVC agency, and turn in the old plates at any MVC agency or mail them to the MVC, P.O. Box 403, Trenton, NJ 08666-0403.
- Transfer the plates to your new vehicle. Most plates are transferable. Visit **www.njmvc.gov** or call **(888) 486-3339** (toll-free in New Jersey) or **(609) 292-6500** (out of state) for details.
- If a motorist sells his/her vehicle and does not transfer the plates to another vehicle, he/she should turn in the old plates at any MVC agency or mail them to the MVC, P.O. Box 403, Trenton, NJ 08666-0403. A receipt will be provided. It should be kept in a safe place.
- Obtain information about personalized plates from any MVC agency at **www.njmvc.gov** or call **(888) 486-3339** (toll-free in New Jersey) or **(609) 292-6500** (out of state).
- A motorist may place only valid plates on his/her vehicle. Forged or counterfeit license plates on any motor vehicle may result in a fine of up to \$500, up to 60 days imprisonment or a license suspension of up to six months, or both (N.J.S.A. 39:3-33, 39:3-38).
- If a motorist terminates vehicle insurance, the plates must be returned to the MVC (N.J.A.C. 13:21-5.10b).

## ▼ HANDICAPPED PLATES/PLACARDS/CARDS (N.J.S.A. 39:4-206 and 39:4-205)

Handicapped license plates and a rearview mirror placard are available to disabled persons at no charge to allow them to park in specifically designed spaces.

- A motorist may obtain an application online at **www.njmvc.gov** or request one by calling **(888) 486-3339** (toll-free in NJ) or **(609) 292-6500** (out of state). Applications may also be obtained at any MVC agency. Along with the application a motorist will receive instructions, FAQs and a checklist to assist in completing the application.
- Qualified individuals will complete Part 1 of the application; their physicians will complete Part 2, which establishes and certifies eligibility under the provisions of the law. The completed application is then mailed to the MVC for processing.
- Qualified individuals may receive one set of plates and one placard (N.J.A.C. 13:20-9.4).

To obtain a temporary placard:

- A motorist must go to the chief of police in the municipality where he/she resides to get an application.
- The motorist must have his/her doctor certify the need for the placard.
- The motorist must return the completed application to the police department with a \$4 fee, payable to Motor Vehicle Commission.
- Upon payment, the police department will issue a temporary placard.
- Temporary placards are good for six (6) months and may be renewed, if needed, for an additional six (6) months.

When the vehicle is parked, the handicapped placard must be displayed on the vehicle's rearview mirror. It must be removed prior to driving.

License plates and placards for eligible persons are issued with an Identification Card and are to be used exclusively for and by the person named on the Identification Card. The card is non-transferable and will be forfeited if used by another person. Abuse of this privilege is cause for revocation of both the license plates/placard and card (N.J.S.A. 39:4-205).

Upon the death of the eligible person, the handicapped plates/placard and Identification Card must be returned to the MVC. They may be surrendered at any MVC Agency or mailed to the MVC Office of Customer Advocacy, P.O. Bo x 403, Trenton, NJ 08666-0403, with a letter of explanation.

Plates must be renewed every year, and placards must be renewed every three years. Upon receipt of an application for renewal, the MVC may require the applicant to submit a statement from a physician recertifying his/her qualification as provided under N.J.A.C. 13:20-9.1a4.

Fraud or abuse of handicapped plates and placards will not be tolerated. It is important that applicants and certifying physicians know that under New Jersey law, making a false statement or providing misinformation on an application to obtain or facilitate the receipt of license plates or placards for persons with disabilities is a fourth-degree crime. A person who has been convicted of an offense may be subject to a fine, not to exceed \$10,000, and to a term of imprisonment, which shall not exceed 18 months (N.J.S.A. 2C:21-4a).

## VEHICLE INSPECTION

All gasoline-fueled vehicles, except new vehicles, registered in New Jersey must pass state safety and emissions inspections every two years at a state inspection facility or a state-licensed private inspection facility (N.J.S.A. 39:8-2c, N.J.A.C. 13:20-7.2).

New gasoline-fueled vehicles must pass their first MVC inspection four years after 7.4b). they are initially registered (N.J.S.A. 39:8-2c and N.J.A.C. 13:20-28.6, 13:20. The MVC inspects diesel-fueled passenger vehicles and trucks registered under 10,000 pounds for safety only, but the MVC may require these vehicles to undergo occasional roadside spot inspections. High-rise and reconstructed vehicles must be taken to specially equipped inspection stations in Winslow, Asbury Park and Morristown. Call **(888) 486-3339** for more information.

To be eligible for inspection, all motorists must bring a valid driver license and valid New Jersey registration and insurance documents for the vehicle to be inspected at either a state inspection station or a state-licensed private inspection facility. Without the proper documentation, the vehicle will not pass inspection. When moving to New Jersey from another state, a motorist must have his/her vehicle inspected within 14 days after registering it (N.J.A.C. 13:20-7.4). For motor vehicle inspection information, please call **1-888-NJMOTOR (1-888-656-6867)** or visit **www.njmvc.gov**.

Since September 1, 2007, customers wishing to obtain off-cycle vehicle inspections must visit a private inspection facility (PIF), which will charge a fee. Only those vehicles that are within two months of the expiration date indicated on the inspection sticker will be inspected at a centralized inspection facility (CIF).

## ▶ THE INSPECTION PROCESS

Upon inspection, the New Jersey emissions inspector will determine the vehicle's engine type and prepare it for testing. To comply with state and federal safety standards, the MVC tests the vehicle's brake suspension, steering, wheel alignment and safety features (headlights, tail lights, tires, horn, windshield wipers and turn signals).

To comply with federal Clean Air Act standards, the MVC inspects a vehicle's emissions system based on the year, make and model of the vehicle. New Jersey uses an on-board diagnostics, or OBD, test. OBD allows technicians to download emissions information from an on-board computer found in most vehicles manufactured in 1996 or later. The MVC analyzes emissions data in this way to determine if the vehicle passes inspection. Any vehicle with a lit "check engine" light will automatically fail the OBD test.

The final stage of the test will assure that the vehicle's gas cap is sealing correctly so that it limits the escape of fumes into the environment

After the vehicle passes inspection, the inspector will place a new certificate of approval in the lower left corner of the windshield that shows the expiration date.



No other sticker can appear in the left corner of the windshield unless approved by the MVC Chief Administrator.

To properly maintain a vehicle, a motorist should always check its condition between inspections and before long trips.

Driving a vehicle with an expired inspection sticker may result in fines between \$100 and \$200 and/or imprisonment for up to 30 days. Additionally, the MVC may revoke registration privileges (N.J.S.A. 39:8-9).

## INSPECTION TEST RESULTS

When a vehicle passes inspection, it will receive a certificate of approval. If the vehicle fails inspection<sup>1</sup>, the owner will have up to one month from the last day of the month indicated on the inspection sticker to make the necessary repairs and return for re-inspection at a state inspection facility or state-licensed private inspection facility (N.J.A.C. 13:20-7.5). Vehicles overdue for inspection do not receive additional time to make necessary repairs (N.J.A.C. 13:20-43.12). The vehicle may still be cited by law enforcement for equipment out of compliance.

All emission repairs must be completed by a registered emissions repair facility. If a private state-licensed garage is licensed to only do inspections, the facility cannot make emissions repairs.

<sup>1</sup> See Inspection Advisories

## INSPECTION OF USED CARS

Per N.J.A.C. 13:20-7.4, when a used vehicle is purchased and has a valid New Jersey inspection certificate of approval properly affixed to the windshield, the new owner has two options:

- Use the time left on the previous owner's inspection certificate of approval.
- Take the vehicle for inspection within 14 days after registration.

If the vehicle is from another state or does not have a valid New Jersey inspection sticker, the vehicle must be inspected within 14 days after registration.

## INSPECTION ADVISORIES

Since March 1, 2007, the MVC has been using Inspection Advisories to inform motorists of certain minor vehicle defects found during an inspection. The vehicle is not given a rejection sticker for these items; rather, the motorist is issued an Inspection Advisory, noting the items that require repair. A motorist then has 60 days from the date of the inspection to make those repairs. If repairs are not made, the motorist may be cited for failure to make repairs and be subject to penalties. At any time, though, a vehicle may be cited for equipment out of compliance.

Motorists do not have to re-inspect their vehicles for advisory items. The following items will not be cause for rejection but will cause the motorist to receive an Inspection Advisory:

- Missing or defaced license plates (at least one undamaged license plate must be presented)
- Current registration containing typographical errors in the vehicle identification number (provided the make, model year and license plate number on the registration is accurate)
- Missing or burned-out license plate lights
- High-mounted rear stop light that is missing, obstructed, inoperative or does not operate properly (two stop lights must be operable)
- Headlights that are cracked, chipped or contain moisture or that are equipped with brush guards or grills over the headlights (as long as they are operational and visible)
- Broken, cracked or missing lens on turn-signal light (provided that no white light is showing to the rear of the vehicle)
- Improper specialty lights (regardless of number, location and condition) including fog, passing, supplemental driving, spotlight, cowl, fender or any other auxiliary lights
- Excessive rust or sharp edges on the vehicle body or bumper
- Cracked or broken mirrors (as long as the motorist has adequate rearview vision)
- Motorcycle helmets that do not have reflective tape or helmets that are not reflective

## INSPECTION EXEMPTIONS

Inspections are not required for certain vehicles, such as historic and collector vehicles (N.J.S.A. 39:8-1).

- Historic vehicles at least 25 years old, used only for exhibition/educational purposes or manufactured before 1945, require a special registration and a QQ plate displayed on the rear of the vehicle (N.J.S.A. 39:3-27.3, N.J.A.C. 13:20-34.2).
- Collector vehicles display two standard license plates and have a triangular decal on the front left windshield that is valid for two years. The owner must provide proof of miles driven annually (3,000 miles or fewer) and special insurance (limited-use collector vehicle) and renew this status every two years or if the owner changes (N.J.A.C. 13:20-43.1, N.J.A.C. 13:20-43.2).

## AUTO REPAIR FACILITIES

When a vehicle is damaged in an accident and needs repair, a motorist should only consider repair facilities that are properly licensed to remove, rebuild or install integral component parts of an engine, power train, chassis or body of a vehicle damaged in a collision. Before choosing an auto body shop:

- Check out several shops.
- Visit [www.njmvc.gov](http://www.njmvc.gov) for a list of licensed auto body repair shops or call **(888) 486-3339** toll-free in New Jersey or **(609) 292-6500** from out of state

- Check for the equipment that the shop needs to properly repair your vehicle (frame machine, mig welder, paint room).
- Ask if the shop is a member of the local Chamber of Commerce or a collision repair association (A motorist may want to call one of these groups to verify the shop's reputation).
- Ask about assistance with insurance claims. It is illegal for a shop to save a motorist the cost of the insurance deductible. Insurance fraud violators are subject to a penalty of not more than \$5,000 for a first offense, \$10,000 for a second offense and \$15,000 for a third offense (N.J.S.A. 17:33A-5).
- Request an estimate in writing before authorizing repairs. Also, obtain a written warranty on the work that will be done. The estimate should contain the agreed-upon payment terms and the repair completion date and if authorized equipment will be used.

## INSURANCE

Motor vehicle liability insurance is mandatory in the State of New Jersey. Every vehicle registered in New Jersey must have liability insurance (N.J.S.A. 39:6B-1, 39:6B-2).

The type and cost of insurance coverage can vary. Check the Department of Banking and Insurance (DOBI) Web site at [www.njdobi.org](http://www.njdobi.org) to review the many insurance coverage choices, or contact an insurance company.

A New Jersey Insurance Identification Card will be provided for each vehicle insured under a policy. This card must remain in the vehicle with the driver. It must be shown prior to inspection, when involved in an accident and when stopped by law enforcement for a traffic violation or roadside spot check.

Driving with an uninsured vehicle can result in fines, community service, license and registration suspension and insurance surcharges.

## INSURANCE FRAUD

The Office of Insurance Fraud Prosecutor (OIFP) in the Division of Criminal Justice aggressively investigates and prosecutes individuals who engage in insurance fraud. If a person commits insurance fraud by providing false information to an insurance company while making a claim or submitting an insurance application, the OIFP can file criminal charges that can result in incarceration. It may also impose civil fines up to \$15,000 for each violation (N.J.S.A. 17:33A-5). In addition, a person convicted of insurance fraud could lose his/her driver license.

Because fraud increases the cost of insurance for all New Jerseyans, motorists can help the OIFP by reporting fraud. Visit [www.njinsurancefraud.org](http://www.njinsurancefraud.org) and click on Report Fraud, or call **(877) 55-FRAUD (877-553-7283)**. All tips are kept strictly anonymous and confidential.



