

# Owning a Vehicle

If you own or lease a motor vehicle in Massachusetts, you must meet certain obligations to keep your vehicle legally registered and safe for the road, with some exceptions:

- A vehicle owned or leased by a resident of Massachusetts must be registered, have at least the minimum required liability insurance coverage, and display a valid inspection sticker to be operated on public ways in Massachusetts.
- Each vehicle must have a Certificate of Title.
- You must pay 6.25 percent sales tax on any vehicle you buy.

This chapter presents information on meeting each of these obligations for private passenger vehicles and motorcycles. Unless exempted by law, each person operating a motor vehicle should have a Certificate of Registration on his or her person or in his or her vehicle at all times.

Checklists for common RMV Service Center transactions are available on [www.mass.gov/rmv](http://www.mass.gov/rmv). They list the requirements and documentation you will need to successfully complete your transaction at a service center.



# Vehicle Registration

Although there are a few exceptions, if you are a Massachusetts resident, to drive a vehicle legally on the roads of Massachusetts, you must register your vehicle with the RMV and your vehicle must bear the assigned license plates. All vehicle registrations are subject to periodic renewal with fees.

**When you are issued two plates, you must display both plates.**

When you register a passenger vehicle or motorcycle, you will be issued license plates that you must mount on your vehicle. Newly registered passenger vehicles are issued two plates for front and back mounting; motorcycles require single plates. For each renewal period that your registration is valid, you will receive a plate decal that must be placed in the upper right corner of the rear plate. Failure to place the decal as instructed can result in a fine. For motorcycles, you must also affix an inspection sticker each year (see the *Vehicle Inspections* section later in this chapter).

## Registration Lawful Presence Requirement

Per Chapter 90, Section 2, a resident of Massachusetts, or another state or country, who does not have a driver's license, a Massachusetts ID, or a Social Security Number, will be required to prove lawful presence in the U.S. to obtain a registration.

This requirement applies to the following registration transactions:

- New Registrations
- Registration Transfers
- Plate Swaps
- Renewals
- Amendments
- Reinstatements

When you apply for a registration for a motor vehicle or trailer, you must provide at least ONE (1) of the following, unless you are exempted:

- Your valid driver's license number from a U.S state, U.S. territory, or one of the countries listed in *Appendix A*; OR
- Your valid Massachusetts ID Card number; OR
- Your Social Security Number (SSN); OR
- Proof of lawful presence. Please see the *Acceptable Forms of Identification* section in Chapter One for more information. A complete list of acceptable documents to prove lawful presence is on page 13.

**Note 1:** If a vehicle has two owners, both owners must meet this requirement.

**Note 2:** When registering a vehicle in the name of a sole proprietor with a Federal Identification Number (FID) or Employer Identification Number (EIN), the sole proprietor is required to also provide his/her SSN on the registration application.

## Exemptions

The following groups of people are exempt from the lawful presence requirement and do not need to provide any of the numbers or documents listed on the previous page:

- Nonresident Student – A nonresident enrolled as a student at a school or college in Massachusetts who attends school during any period from September 1st of any year to August 31st of the following year and who has a temporary residential address in Massachusetts while attending such school.
- Military Personnel – A person who is an active duty member of the armed forces of the United States whose permanent home is in another state, who is assigned to a base or facility in Massachusetts, and who has a temporary residential address in Massachusetts.
- Senior citizen – A person who is at least 65 years of age and who is a resident of Massachusetts.
- Disabled person – A person of any age who is a resident of Massachusetts and who otherwise meets the definition of a disabled person who would qualify for disability plates or placards under Massachusetts law.

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## New Registrations

To register a newly acquired new or used vehicle, you must follow these steps:

1. Go to an authorized Massachusetts insurance agent and have the agent fill out, stamp, and sign an *Application for Registration and Title* (RMV-1) form.
2. After verifying the information, sign the application.
3. Take the completed application, along with the Certificate of Origin for a new vehicle, the previous owner's certificate of title for a used vehicle, or a bill of sale and copy of last registration for a non-titled vehicle, to an RMV Full Service Center. You may also need to provide proof of lawful presence (see the *Registration Lawful Presence Requirement* section for more information).
4. **Payment of Sales or Use Tax:** For a new vehicle, you will pay a 6.25 percent sales tax or use tax based on the price you paid the Massachusetts dealer or an out-of-state dealer. If the vehicle is used and was purchased from a private party or an out-of-state dealer who is *not* registered with the Massachusetts Department of Revenue (DOR), the vehicle sales tax is calculated as 6.25 percent of the actual purchase price **or** 6.25 percent of the NADA trade-in (book) value, **whichever is higher**. Acceptable evidence of the purchase price you paid includes the following documents:
  - a. **If the vehicle was purchased from a licensed Massachusetts dealer or an out-of-state dealer registered with the Massachusetts DOR**, you will need a completed *Application for Registration and Title* form that clearly shows the price you paid for the vehicle in the area labeled Sales or Use Tax Schedule.
  - b. If the vehicle was purchased from an out-of-state dealer not registered with Massachusetts DOR, you will need either a completed *Application for Registration and Title* form or a completed purchase contract that clearly shows the price paid.

- c. If the vehicle was purchased from a private party, if the vehicle does not have a title, if the Certificate of Title does not have a space provided for sale price information, or the price information was not included, you need a bill of sale that clearly shows the price you paid.
- d. By law, you **MUST** apply for a Certificate of Title for a motor vehicle or trailer within ten days of purchase. Failure to apply within ten days is a criminal offense under Chapter 90D, Section 32, and you may be fined at least \$500. You **MUST** also pay the required sales or use tax at the time you apply for the Certificate of Title, even if you do not register the vehicle at that time. Late payment of the sales or use tax subjects you to penalties and interest from the Department of Revenue.

Sales tax may be paid in cash or by credit/debit card, certified check, personal check, or money order, made payable to MassDOT.

In addition to sales tax, your local city or town levies an annual excise tax.

To apply for a tax abatement (rebate), you must submit a form to the DOR. To obtain a form, visit an RMV Service Center or call the DOR at 1-800-392-6089.

5. Pay the registration fee and title fee (the registration fee will vary based on the plate type - please see our fee chart for more information); special registration plates require an additional fee for each renewal period. The title fee is \$75.
6. **State law requires you to have your vehicle undergo a Massachusetts motor vehicle inspection within seven days of registration** (see the *Vehicle Inspections* section later in this chapter).

All fees are subject to change at any time.

### ***Rules for Military Personnel***

If you are serving on extended active military duty, the following two cases generally apply:

- If your vehicle was purchased, titled, and registered in your home state, you may retain your home state registration indefinitely, regardless of where you are stationed in the country. The only requirement is that you carry insurance at least equal to Massachusetts minimum levels.
- If your vehicle was purchased, titled, and registered in a state *other* than your home state, you will need to register the vehicle in each state you are assigned to. If you are not a Massachusetts resident and your vehicle falls into this category, you may drive the vehicle with the existing out-of-state registration for 30 days only. You must register and title the vehicle in Massachusetts before the 30-day period has expired.

If you are returning from service abroad and your vehicle bears plates issued by the Armed Forces, you may drive the vehicle for up to 30 days for the purpose of traveling to military duty or to your place of residence.

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## Registration Renewal

You are obligated to renew your vehicle registration, when necessary. About six to eight weeks before your registration expires, you should receive an *Application for Renewal* (RMV-2) in the mail. The application will indicate if you need to provide proof of the lawful presence requirement (see the *Registration Lawful Presence Requirement* section). If you do need to provide proof, you can only renew in an RMV Service Center.

**Note:** If you did not receive your *Application for Renewal*, it could be because . . .

- You have outstanding parking tickets, excise tax bills, abandoned vehicle citations, or unpaid E-ZPass/Fast Lane violations. If you do, you must obtain release forms from the city or town involved before you can renew your registration.
- You have outstanding court warrants. If you do, you must obtain a recall notice from the court that issued the warrants.
- You have outstanding child support obligations. If you do, you must contact the DOR at 1-800-332-2733.

If you do *not* receive an *Application for Renewal*, please call the RMV Contact Center to make sure your correct address is listed with the RMV.

To check the current status of your registration and find out if you are eligible to renew, visit [www.mass.gov/rmv](http://www.mass.gov/rmv) and select Registration Inquiry.

### **Renewal by Mail**

When you receive your *Application for Renewal*, you are asked to do the following:

1. Verify that all information on the application is correct.
2. Indicate any changes or corrections on the application by marking an **X** in the box.
3. If your application shows **Ins Stamp Required**, have your insurance agent stamp and sign the application.
4. Make sure the application has been signed by **all** owners listed on the front and that all owners have included their driver's license numbers and dates of birth in the space provided.
5. Mail the completed insurance-certified application and payment (check or money order only made payable to MassDOT) to this address:

Mail-In Registration/Data Scan  
Registry of Motor Vehicles  
P.O. Box 55891  
Boston, MA 02205-5891

Please allow at least ten days for processing.

### **Renewal by Phone or Internet**

Eligible customers can renew registrations by calling the RMV Contact Center or by using the Internet (may be restricted by plate type).

To renew over the phone, call 866-MASSRMV (866-627-7768). To renew using the Internet, go to [www.mass.gov/rmv](http://www.mass.gov/rmv). If you have outstanding parking tickets, unpaid excise taxes or a suspended or revoked registration, you will *not* be able to renew your registration.

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## Duplicate Registration

If you lose your registration certificate, you may apply for a duplicate by taking one of the following steps.

### ***By Internet or Phone***

Visit the RMV's website ([www.mass.gov/rmv](http://www.mass.gov/rmv)) or call the RMV Contact Center. You must pay the \$25 fee with a MasterCard, VISA, Discover, or American Express card.

### ***In Person***

Visit an RMV Service Center to order a duplicate registration in person. Service centers accept cash, checks, credit/debit cards, or money orders. Make checks payable to *MassDOT*.

**All fees are subject to change at any time.**

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## Canceling a Registration

You can cancel your vehicle registration and plates online or in an RMV Service Center, even if you do not have the plates to turn in.

To cancel your registration and plates online, visit [www.mass.gov/rmv](http://www.mass.gov/rmv). Once the cancellation is complete, you can download a *Registration Cancellation Receipt*. You must then bend and recycle or destroy the plates, if you have them.

To cancel your registration and plates at a service center, you will need to provide your driver's license or other proof of identity. If there are two vehicle owners you must also complete and sign an *Affidavit for Cancellation of Registration*. You must then bend and recycle or destroy your plates, if you have them. You will receive a *Registration Cancellation Receipt*.

Please keep the *Registration Cancellation Receipt* for your records and provide a photocopy to your insurance company. You may be able to use it to seek an abatement of your excise tax from your local city or town.

Failure to properly cancel a registration may result in additional excise tax being due and your registration being revoked due to insurance cancellation.

**You may be able to cancel your registration through your insurance agent. Contact your agent to see if they can process this transaction for you.**

If you need to cancel somebody else's registration and plates, you must visit a service center and complete and sign an *Affidavit for Cancellation of Registration*, as proof that you have that person's authorization.

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## Transferring a Registration to a Newly Acquired Vehicle

### ***The Seven-Day Registration Transfer Law***

The seven-day registration transfer law allows you enough time to transfer the registration from your current vehicle to a vehicle you just bought.

Under this law, if you transfer ownership or lose possession of your vehicle or trailer, you have seven calendar days to transfer your registration to another vehicle or trailer. During these seven days, you may operate your new vehicle with the registration plates from your old vehicle. However, you must transfer your registration to your new vehicle by 5:00 p.m. of the seventh day after transferring ownership of your former vehicle. The day of transfer counts as the first day.

**You cannot use the Seven-Day period to transfer your registration if you have retained the currently registered vehicle.**

The following conditions of the law apply:

- The seller has properly assigned the Certificate of Origin (if a new vehicle) or the Certificate of Title (if a used vehicle) and delivered it to the buyer when the newly acquired vehicle is delivered (MGL c. 90D, §15).
- The term *vehicle* means a motor vehicle or trailer.
- The term *owner* means a person, a corporation, or another entity that is legally qualified to hold title to property.
- The owner, if a person, must be at least 18 years old.
- The previously owned vehicle and the newly acquired vehicle must be the same type and have the same number of wheels.
- When operating the newly acquired vehicle, the owner must carry an original copy of the bill of sale, or, if the vehicle was purchased from a dealer, the owner must carry the purchase and sales agreement indicating the registration number to be transferred and the registration card of the transferred vehicle.
- The registration plates must be attached to the newly acquired vehicle.
- The phrase *lose possession* means an involuntary circumstance, like theft or repossession.
- The newly acquired vehicle may be a **new** or **used** motor vehicle or trailer.

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## Registration Policies for New Residents

### ***Converting an Out-of-State Registration***

You must register your vehicle in Massachusetts as soon as you become a Massachusetts resident. The law does not provide a grace period.

To convert your out-of-state vehicle registration, follow the instructions in the *New Registrations* section earlier in this chapter. See the *Registration Lawful Presence Requirement* section for information on providing proof of lawful presence.

If you want to convert your out-of-state registration and your current certificate of title is being held by your lienholder, you must submit your out-of-state registration and list your lienholder information on the *Application for Registration and Title* (RMV-1) form. A memorandum non-negotiable title will be mailed to your lienholder. **Note:** This vehicle cannot be sold unless the Massachusetts memorandum title is accompanied by the original out-of-state title.

If your vehicle has been registered in another state, you may have to pay some sales tax. To determine your Massachusetts sales tax, call the DOR at 617-887-6367.

Follow the instructions earlier in this chapter for applying for a title and registration. The registration and plates are valid for two years. The RMV will process and mail your new title to you.

### ***Nonresidents Registering in Massachusetts***

Even a nonresident (anyone whose legal residence is outside the Commonwealth) may be required to register and/or insure a motor vehicle or trailer in Massachusetts in certain situations. Following are some examples:

- Nonresidents whose primary residences are in other states may not operate motor vehicles or trailers in Massachusetts for more than 30 total days in one year unless they have liability insurance (see the *Insurance and Merit Rating* section later in this chapter).
- Nonresidents must register in Massachusetts the motor vehicles or trailers they use for their Massachusetts businesses. If nonresidents use their vehicles in Massachusetts and one or more other states, they must register the average number of vehicles they use in Massachusetts. Other rules apply to vehicles owned by nonresidents who have “apportioned” license plates from other states.
- Nonresidents who own motor vehicles or trailers that are registered in other states or countries must register those vehicles and trailers in Massachusetts if Massachusetts residents have or control those vehicles or trailers for more than 30 total days in one calendar year.
- Nonresidents who must register their motor vehicles or trailers in Massachusetts may still be required to register those vehicles or trailers in their states of residence. This is called “dual registration.”

**If you know of an illegally registered out-of-state vehicle, contact the RMV’s anonymous tip line at 1-800-I PAY TAX (1-800-472-9829).**

**Please report the vehicle type, the plate number, the location, and how long the vehicle has been in the area. Include local address of the person you believe owns the vehicle, if you know it.**

**Exemption for Enrolled Students:** While nonresidents who are enrolled as full-time students in Massachusetts schools, colleges, and universities do not have to register their out-of-state vehicles in Massachusetts, they must complete and file **Nonresident Student Vehicle Information Forms** with the police departments **in the cities and towns where their schools, colleges, and universities are located**. These forms, which should be available at schools, colleges, universities and on [www.mass.gov/rmv](http://www.mass.gov/rmv), provide registration, residence, and insurance information. In addition to submitting these completed forms, full-time nonresident students must carry full liability insurance policies.

**This exemption does not apply to graduate students who are compensated beyond the cost of tuition or to fully registered medical practitioners (per the definition of “student” defined in MGL c. 90, §1).**



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## Motorcycles, Motorized Bicycles (Mopeds), Motorized Scooters, and Segways

### ***Motorcycle Registration***

By law, a motorcycle is any motor vehicle having a seat or saddle for the use of the rider and designed to travel on not more than three wheels in contact with the ground, including any bicycle with a motor or driving wheel attached. A three-wheeled motor vehicle on which the operator and passenger ride within an enclosed cab may be registered as a motorcycle if the manufacturer indicates it meets the safety standards for a motorcycle on the Certificate of Origin and it is designed to be operated on public ways.

A motorcycle is registered in the same fashion as any other motor vehicle, using the *Application for Registration and Title* (RMV-1) form.

A tractor or a motor vehicle designed for the carrying of golf clubs and not more than four persons, an industrial three-wheel truck, or a motorized bicycle are **not** considered motorcycles.

### ***Motorized Bicycle (Moped) Registration***

By law, a moped (also known as a motorized bicycle) is a pedal bicycle which has a helper motor, or a non-pedal bicycle which has a motor, with a cylinder capacity not exceeding fifty (50) cubic centimeters, an automatic transmission, and which is capable of a maximum speed of no more than thirty (30) miles per hour (mph).

To register a moped, you must complete a Motorized Bicycle (Moped) Registration application. This application is available at RMV Service Centers or at [www.mass.gov/rmv](http://www.mass.gov/rmv). The registration fee is \$40.00 for two years. You will also be subject to a 6.25 percent sales/use tax, as applicable. Once your application is approved, it is stamped and becomes your registration. You must carry it whenever you operate the moped. You will also be issued a decal that must be affixed on the rear of the moped so that it is clearly visible.

### ***Motorized Scooters***

**The Registry of Motor Vehicles will not register motorized scooters.** By law, a motorized scooter is any two-wheeled tandem or three-wheeled device that has handlebars, is designed to be stood or sat upon by the operator, and is powered by an electric or gas powered motor that is capable of propelling the device with or without human propulsion. The definition of a “motorized scooter” shall not include a motorcycle, motorized bicycle, or three-wheeled motorized wheelchair.

### ***Segways***

The Registrar has determined that a “Segway” cannot be registered in this state as a “motor vehicle” or as a “motorized bicycle” (moped). The Segway, a battery-powered vehicle with two (2) wheels (not in tandem), uses gyroscopes to help maintain balance, carries the operator in a standing position, and has a top speed of approximately 12 1/2 mph. Segways do not have the same legal rights to use public ways as bicycles. Municipalities may regulate their use on local ways and public property with ordinances, laws, or regulations.

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## Special Categories of Vehicles

### **Limited Use Vehicles**

A limited use vehicle can have two or more wheels and is capable of a speed greater than 30 mph, but is not capable of exceeding 40 mph. It must be certified by the manufacturer to meet Federal Motor Vehicle Safety Standards for its vehicle type. Depending on the vehicle type, these vehicles can be registered as limited use motorcycles, passenger vehicles, or commercial vehicles. The registration fee will depend on the vehicle type. Limited Use Plates are available for passenger vehicles, motorcycles, commercial vehicles, livery vehicles, and taxis.

### **Low Speed Vehicles**

A Low Speed Vehicle (LSV) is a “motor vehicle” that has four wheels, a minimum speed of 20 mph, a maximum speed of 25 mph, and a gross weight rating of less than 3,000 lbs. New and used LSVs must be certified by the National Highway Traffic Safety Administration (NHTSA) as meeting federal safety standards, be equipped as required by federal and state law, be insured, be inspected annually, and be operated by properly licensed drivers or permit holders accompanied by qualified drivers. LSVs can only be registered and used as “passenger vehicles.”

### **Custom Vehicles**

A custom vehicle is a motor vehicle that was manufactured after 1948, has a model year at least 25 years old, and has been altered from the manufacturer's original design or has a body constructed, in whole or in part, from non-original materials.

To register and title a custom vehicle, it must have a vehicle identification number assigned from the Massachusetts State Police Salvage Unit or from another jurisdiction. You must present the vehicle's previous Certificate of Title.

### **Replica Vehicles**

A replica motor vehicle is a motor vehicle that was constructed or assembled by a non-manufacturer from new or used parts that, when assembled, replicates an earlier year, make, and model vehicle.

To register and title a replica vehicle, it must have a vehicle identification number assigned from the Massachusetts State Police Salvage Unit or from another jurisdiction. You must also present the Certificate of Origin from the manufacturer of the replica kit, the Bill of Sale or invoice for the replica kit, and the Certificate of Title from the donor vehicle of the chassis (unless the kit included a frame that was listed on the Certificate of Origin).

### **Specially-Constructed Vehicles**

A specially-constructed motor vehicle is a motor vehicle that was reconstructed or assembled by a non-manufacturer from new or used parts, and that does not replicate or resemble any other manufactured vehicle.

To register and title a specially-constructed vehicle, it must have a vehicle identification number assigned from the Massachusetts State Police Salvage Unit or from another jurisdiction. You must present the vehicle's previous Certificate of Title.

## Street Rods

A street rod is a motor vehicle that was manufactured before 1949 and has been altered from the manufacturer's original design or has a body constructed from non-original materials.

To register and title a street rod, it must have a vehicle identification number assigned from the Massachusetts State Police Salvage Unit or from another jurisdiction. You must present the vehicle's previous Certificate of Title.

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## Special Design Plates

The RMV offers the special design plates listed in this section. In addition to the initial registration fee, special plates require a special plate fee each renewal. A portion of the initial special plate fee for these plates, and the full renewal special plate fee, are tax deductible.

See *Appendix F* for images of all available special plates.

**All fees are subject to change at any time.**

**Atlantic White Shark Conservancy** plates benefit the Atlantic White Shark Conservancy Inc. The special plate fee is \$40 every two years.

**Basketball Hall of Fame** plates benefit the Basketball Hall of Fame. The special plate fee is \$40 every two years.

**Blackstone Valley** plates benefit the Massachusetts Environmental Trust, which provides grants to educate and preserve the Massachusetts environment. The special plate fee is \$40 every two years.

**Boston Bruins** plates benefit the non-profit organization Massachusetts Hockey Inc. The special plate fee is \$40 every two years.

**Boston Celtics** plates benefit the Boston Celtics Shamrock Foundation, which benefits the Boston Children's Hospital. The special plate fee is \$40 every two years.

**Cape Anne** plates fund the Cape Ann Community Foundation Inc. The special plate fee is \$40 every two years.

**Cape Cod and Islands** plates promote economic development and tourism on Cape Cod, Martha's Vineyard, and Nantucket. The special plate fee is \$50 every two years.

**Choose Life** plates benefit Choose Life Inc., which benefits not-for-profit agencies within Massachusetts. The special plate fee is \$40 every two years.

**Conquer Cancer** plates benefit the Conquer Cancer Coalition of Massachusetts. The special plate fee is \$40 every two years.

**Cure Breast Cancer** plates benefit the Tufts New England Medical Center Hospital Inc/ Diane Zaniboni Breast Cancer Research Fund for Inflammatory Breast Cancer Research Project. The special plate fee is \$40 every two years.

**Fallen Heroes** plates benefit the Massachusetts Iraq and Afghanistan Fallen Hero Memorial Fund Inc. The special plate fee is \$40 every two years.

**Freemasonry** plates fund the Masonic Education and Charity Trust. The special plate fee is \$40 every two years.

**Firefighters Memorial** plates benefit the Massachusetts Fallen Firefighters Memorial Fund Inc. The special plate fee is \$40 every two years.

**Fish and Wildlife** plates benefit the Massachusetts Environmental Trust, which provides grants to educate and preserve the Massachusetts environment. The special plate fee is \$40 every two years.

**Fresh and Local** plates benefit Third Sector New England Inc, which will distribute the money to farmers' markets and to Tufts University project on farms. The special plate fee is \$40 every two years.

**Invest in Children** plates benefit the Child Care Quality Fund, which is a division of the Massachusetts Office of Child Care Services. The special plate fee is \$40 every two years.

**Martha's Vineyard** plates benefit Martha's Vineyard Community Services Inc. The special plate fee is \$40 every two years.

**Massachusetts Animal Coalition** plates benefit non-profit humane organizations and municipal animal control agencies to prevent pet overpopulation by funding programs that provide services, such as spaying and neutering cats and dogs for free or at minimal cost. The special plate fee is \$40 every two years.

**Nantucket Island** plates benefit the Nantucket Lighthouse School and other island non-profits that benefit children. The special plate fee is \$40 every two years.

**New England Patriots** plates benefit the New England Patriots Charitable Foundation, which assists a variety of charitable organizations and programs that foster cultural diversity, education, family, and health. The special plate fee is \$40 every two years.

**Olympic Spirit** plates help Massachusetts residents on US Olympic teams. The special plate fee is \$50 every two years.

**Pan-Mass Challenge** plates benefit the Pan-Mass Challenge. The special plate fee is \$40 every two years.

**Plymouth 400** plates benefit Plymouth 400 Inc. The special plate fee is \$40 every two years.

**Red Sox/Jimmy Fund/Red Sox Foundation** plates benefit cancer care and research at the Dana-Farber Cancer Institute in Boston. The special plate fee is \$40 every two years.

**Right Whale** plates benefit the Massachusetts Environmental Trust, which provides grants to educate and preserve the Massachusetts environment. The special plate fee is \$40 every two years.

**State Police Association of Massachusetts** plates benefit the State Police Association of Massachusetts Benevolent Fund. The special plate fee is \$40 every two years.

**UMASS** plates benefit the UMASS Alumni Association. The special plate fee is \$40 every two years.

**United We Stand** plates benefit the Massachusetts 9/11 Fund and the Commonwealth Security Fund. The special plate fee is \$40 every two years.

A "**Year of Manufacture Plate**" is a registration plate (in the possession of the applicant) originally issued by the Commonwealth in the exact year of manufacture of the antique motor car (vehicles from 1978 or older only) to which it is proposed to be attached. For more information, contact the RMV Contact Center or visit the RMV's website.

Annually renewed **vanity plates** are also available for an extra fee of \$50. You can obtain the necessary form from the RMV's website.

If you have questions about registrations or special plates, please call the RMV Contact Center or visit the RMV's website.

**RMV Contact Center: 857-368-8000 (from the 339/617/781/857 MA area codes or from outside of MA)  
800-858-3926 (from all other MA area codes) or email AskRMV@state.ma.us  
The deaf and hard of hearing can call toll free at 877-RMV-TTDD (1-877-768-8833).  
Contact Center Hours: Monday–Friday 9 a.m.–5 p.m. Internet Address: [www.mass.gov/rmv](http://www.mass.gov/rmv)**

## Drive Smart and Save - “Green Driving” Tips

There are a lot of ways you can save money on gas and reduce your carbon footprint, and you can do it with any vehicle! These simple tips (from [www.commute.com/commuter-options/drive-smart-and-save](http://www.commute.com/commuter-options/drive-smart-and-save)) will save you money.



- **Drive Less** - Try taking public transportation, walking or biking, or carpooling. Short trips in particular are great for walking or biking – you'll get exercise, save fuel, reduce wear and tear on your engine, and you can enjoy the scenery. And, if you have a lot of errands to make, try “chaining” your trips together to save time and gas – when you do make multiple stops, go to your farthest destination first to warm up your engine more quickly for better fuel economy.
- **Set it at 60** - Fuel consumption increases about five percent for every five miles per hour driven above 60 mph. It's like paying an additional 30 cents per gallon! Set the cruise control at 60 and start adding up the savings.
- **Go Easy on the Pedals** - Rapid starts and hard stops can increase fuel use by 40 percent, but reduce travel time by only four percent. Accelerate gradually. Maintain a constant speed. Coast when you can. And don't forget to pick up your E-ZPass transponder to avoid traffic at the tolls- this can save lots of time, as well as fuel.
- **Turn it Off** - Idling gets you zero miles per gallon. So when you're stopped, switch off the engine. It saves you fuel, and it's the law – Massachusetts state law prohibits idling for more than five minutes. If you really need to idle, shift to neutral, so the engine is not working against your brake and consuming more fuel.
- **Click the Cap** - Loose, damaged, or missing fuel tank caps cause 147 million gallons of fuel to evaporate each year. Make sure the cap is tight and you can save about \$120 per year.
- **Check the Pressure** - Billions of gallons of fuel are wasted by driving on underinflated tires. Proper tire pressure is safer, extends tire life, and can provide up to 3% benefit per tankful of fuel.

## Disability Plates and Placards

Through Medical Affairs, the RMV issues special license plates and placards to people with disabilities who meet certain medical qualifications. Designated disability (HP or DV) plates and placards allow people with disabilities to park vehicles in spaces posted with HP-DV parking only signs and at meters without paying fees or penalties. The Massachusetts Port Authority does not exempt meter fees for Disabled Parking.

Note: These parking privileges are also available to any vehicle displaying a valid HP plate or HP placard issued by another U.S. state or Canadian province. All U.S. states and Canadian provinces also recognize the Massachusetts disabled placard as an authorized document for HP parking. However, New York City does not recognize disabled placards issued by any authority other than the City of New York.

For toll-free, deaf and hard of hearing assistance, call 1-877-RMV-TTDD (1-877-768-8833).

**These special privileges are extended *only* to people with disabilities who have been granted special disability plates or placards. These privileges are *not* available to any other person using a vehicle displaying such a plate or placard. Abuse of an HP plate or placard may result in fines, license suspension, and/or plate or placard revocation. A person who abuses this special parking privilege may face additional penalties, such as a fine or license suspension.**

To report abuse of disability plates or placards, visit:  
[www.mass.gov/how-to/report-disability-parking-abuse](http://www.mass.gov/how-to/report-disability-parking-abuse)

Medical Affairs, Registry of Motor Vehicles  
P.O. Box 55889, Boston, MA 02205-5889

## Disability Plate

If you own a vehicle, you may apply for a disability registration number plate. The vehicle must be registered in the disabled person's name. If you have a vehicle registered in your name, you may choose to apply for a plate. Holders of disability plates may apply for a placard on a temporary basis.

**Note:** Temporary placards are available to holders of HP plates by written request. The applicant must provide information showing good cause for the temporary placard.

## Disability Placard

Any disabled individual who meets the eligibility criteria described on the next page, may apply for a placard, regardless of whether or not they have a valid license or own a vehicle. Placards are issued on a temporary or permanent basis and hang from the rear-view mirror when in use. Temporary placards are valid anywhere from two months to 24 months, based on your particular need. Permanent placards must be renewed every five years. Before the RMV can issue you a disability placard, you must be photo-imaged (see the *Facial Image Policy* section of Chapter One). For security reasons, only one valid placard may be issued to a person at a time. The RMV includes a solid plastic sleeve with your placard that slides over your picture and name to protect the privacy of placard holders. The use of this sleeve is not required. Placard holders may use it at their discretion.

**Note:** If you currently have an old dashboard style placard, contact Medical Affairs at 857-368-8020 to convert it to the new hanging style placard.

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## Qualification for Disabled Veteran (DV) Plate and Fee Exemptions

The disabled veteran (DV) plate has the same purpose as an HP plate or Placard (see the *Disability Plates and Placards* section earlier in this chapter). It shows that the vehicle's owner is a disabled veteran. To be eligible, you must meet the same requirements for a disability plate. You will also need a statement of disability from the U.S. Department of Veterans' Affairs which lists your service connected impairment(s). At least 60% of your listed impairments must qualify for disability parking. Medical Affairs will review your application and the statement from the U.S. Department of Veterans' Affairs. It will then determine if you are "permanently disabled" and qualify for the DV plate.

Disabled veterans **approved for a DV plate by Medical Affairs** are exempt from paying the following fees:

### Registration Fee (per M.G.L. Chapter 90, Section 33(29))

Disabled veterans do not need to pay a registration fee for one passenger vehicle or pick-up truck. It must be owned by the veteran and used for non-commercial purposes. The veteran can choose either one set of DV plates or one set of passenger plates. If the veteran chooses passenger plates with an additional special plate fee (special, vanity, or reserved plates), the special plate fee must be paid. If the veteran owns additional vehicles, registration fees must be paid for those vehicles.

### Driver License Fee (per M.G.L. Chapter 90, Section 33(29))

Disabled veterans do not need to pay fees for driver's license transactions. It does not matter if the veteran has obtained DV plates, but he/she must be approved for them.

### Excise Tax (per M.G.L. Chapter 60A, Section 1)

Disabled veterans do not need to pay excise tax for one passenger vehicle or pick-up truck. It must be owned by the veteran and used for non-commercial purposes. It does not matter if the veteran has obtained DV plates, but he/she must be approved for them. Application for the excise tax exemption must be made to the board of assessors of the city or town where the vehicle is registered. If the veteran owns additional vehicles, excise tax must be paid for those vehicles.

### Sales Tax (per M.G.L. Chapter 64H, Section 6)

Disabled veterans do not need to pay sales tax for one passenger vehicle or pick-up truck. It must be owned by the veteran and used for non-commercial purposes. To be eligible, the veteran **MUST** obtain DV plates for the vehicle. If the veteran purchases additional vehicles, sales tax must be paid for those vehicles.

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## Eligibility Standards

To obtain a disability plate, disability placard, or DV plate, you must be a Massachusetts resident. In addition, a licensed physician, chiropractor, or nurse practitioner must certify that you meet one of the following conditions:

- Cannot walk 200 feet without stopping to rest, or cannot walk without the assistance of another person, prosthetic aid, or other assistive device, as a result of a described clinical diagnosis
- Have a cardiovascular disease to the extent that your functional limitations are



classified in severity as Class III or Class IV according to the guidelines set by the American Heart Association (*if you are a Class IV heart patient you must surrender your license*)

- Have a pulmonary disease to the extent that forced expiratory volume (FEV-1) in one second when measured by spirometry is less than one liter, or requires continuous oxygen therapy, or has an O<sub>2</sub> saturation rate of 88% or less at rest or with minimal exertion even with supplemental oxygen (*if your O<sub>2</sub> saturation rate is 88% or less at rest or with minimal exertion even with supplemental oxygen, you must surrender your license*)
- Are legally blind: your central visual acuity does not exceed 20/200 (Snellen) in the better eye of the corrective lenses, or you have a visual acuity that is greater than 20/200 in the better eye but with a limitation in the field of vision such that the widest diameter of the visual field subtends an angle not greater than 20 degrees. Please attach a copy of certification that you are legally blind with your application (if you are in this classification, you must surrender your license)
- Have lost, or permanently lost the use of, one or more limbs

Contact Medical Affairs directly at 857-368-8020.

## Applying for Plates and Placards

Application forms are available at all full service and limited service RMV Service Centers, or you can call the RMV Contact Center and have an application mailed to you or download the application from the RMV website. The application must be completed by both you and your attending Massachusetts registered physician, physician's assistant, chiropractor, or nurse practitioner. There is no fee for a disability plate or placard, but customers must pay the registration fee.

RMV Contact Center: 857-368-8000 (from the 339/617/781/857 MA area codes or from outside of MA)

800-858-3926 (from all other MA area codes) or email [AskRMV@state.ma.us](mailto:AskRMV@state.ma.us)

The deaf and hard of hearing can call toll free at 877-RMV-TTDD (1-877-768-8833).

Contact Center Hours: Monday–Friday 9 a.m.–5 p.m.

Internet Address: [www.mass.gov/rmv](http://www.mass.gov/rmv)

Send all written correspondence involving medical affairs to the following address:

Medical Affairs  
Registry of Motor Vehicles  
P.O. Box 55889  
Boston, MA 02205-5889

Please allow ample time for processing any plate or placard transaction.

### **Transferring a Plate to a Placard**

To transfer from disability plates to a placard, please submit a written request stating the disability plate number and enclose a copy of the vehicle registration. As soon as the RMV processes your letter of request, you will receive instructions by mail for completing the transaction.



## Applying for Replacement Placards

To apply for a replacement placard, you must submit a letter stating the reason you need a replacement. In your request, please include your name, address, social security number (SSN), date of birth, and the placard number or the date the placard was first issued.

## Vehicle Inspections

The Enhanced Emissions and Safety Test ensures that vehicles comply with federal requirements to help clean the air. Under this program, registered motor vehicles are required to be inspected every year for safety. New vehicles are exempt from emissions testing for one year, but must undergo the safety inspection. After the one year period for new vehicles has passed, an emissions inspection is required every year for all light-duty (most cars, SUVs, and pick-up trucks) gasoline powered vehicles with a model year of 1996 or newer, and for light-duty diesel vehicles with a model year of 1997 or newer. Light-duty vehicles with a model year of 1995 or older will be exempt from emissions testing.

**Note:** Heavy-duty (10,001 lbs. or more) diesel vehicles with a model year of 1983 or older are exempt from emissions testing. Most older heavy-duty gasoline powered vehicles will also be exempt from emissions testing.

These inspections are conducted at licensed stations across the state. You can find them by calling the toll free number or using the website listed. The fee is \$35.00.

Motorcycles require an annual safety inspection which is performed at licensed Class M motorcycle inspection stations. The fee is \$15.00.



To find an inspection station in your area, call the toll free Hotline at 844-358-0135 or visit the Enhanced Emissions and Safety Test website at [www.mass.gov/vehiclecheck](http://www.mass.gov/vehiclecheck)

All fees are subject to change at any time.

When you buy a motor vehicle or motorcycle, **state law requires you to have it inspected within seven days of registration**, regardless of the vehicle's model year. You must have a new inspection, even if the vehicle bears a valid sticker from the previous owner.

**Driving any motor vehicle without a valid inspection sticker is a traffic violation and can result in a fine and affect your insurance rate.**

If your motor vehicle passes the annual inspection, a sticker will be affixed to the lower right inside windshield of your vehicle. This sticker is valid for one year from your initial inspection date and will expire on the final day of the month indicated on the sticker. If your motorcycle passes the inspection, a sticker will be affixed to your license plate. This sticker is valid until May 31. For motorcycles inspected in January through April, stickers will be valid until May 31 of the following year.

If your motor vehicle fails the inspection, you will receive a "reject" sticker. If your motorcycle fails the inspection, you will not receive a new sticker.

- If the problem is safety-related, you must have the problem fixed immediately. You are not allowed to drive the vehicle until the safety issue is resolved.

- If the problem involves vehicle emissions, you have 60 days to correct the problem and resubmit your vehicle for inspection. For more details, call toll free 844-358-0135 or visit the website at [www.mass.gov/vehiclecheck](http://www.mass.gov/vehiclecheck).

For emissions information, call the Department of Environmental Protection,  
Division of Inspection Maintenance, at 617-292-5604.

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## Commercial Vehicles

Generally, commercial vehicles that have a Gross Vehicle Weight Rating (GVWR) or combined GVWR of 10,001 lbs or more are required to have the Massachusetts Commercial Vehicle Inspection. This inspection is equivalent to the Federal Motor Carrier Safety Administration inspection (commonly known as the annual "DOT Inspection") and satisfies this requirement, which means that only one inspection is required. The fee is \$35, plus a market rate for labor.

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## Trailers

Trailers that have a gross vehicle weight of 3,001 lbs. or more and are used in commerce need to be inspected. The fee is \$35, plus a market rate for labor.

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## The Lemon Aid Law

You may have protection under the Massachusetts Lemon Aid Law and be able to void or cancel a motor vehicle contract or sale if you meet the following two conditions:

1. Your vehicle fails to pass inspection within seven days from the date of sale AND
2. The estimated costs of making the repairs of emissions or safety related defects exceed 10% of the purchase price

If your situation does not meet these standards, you may have other laws to protect you. To find out how to receive your refund or if you have any questions, contact the Office of Consumer Affairs and Business Regulation: 617-973-8787 or (888) 283-3757 (in MA only).

Consumer Affairs,  
10 Park Plaza, Suite 5170, Boston, MA 02116

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## Titles

A Certificate of Title is a legal document showing proof of ownership. When you buy a vehicle, your seller must give you his or her original title after printing and signing his or her name on it and entering the sale price and the required odometer information at time of transfer. Buyers are also required to sign and print their name(s). Signing your name at the time of transfer indicates that you are aware of the odometer disclosure statement made by the seller(s). You must then present the title to the RMV with your application for a new title. You must also obtain a registration if you are going to operate the vehicle on public ways. If you are borrowing money to pay for the vehicle, the Certificate of Title will be sent to the lending institution, also known as the **lienholder**, which is listed on the title.

## Basic Title Transactions

Transaction Type	Forms and Documents	Fee	RMV Office or Mail Department	Processing Time	Notes
<b>Original Title</b>	<ul style="list-style-type: none"> <li>• Application for Registration and Title (RMV-1)</li> <li>• Certificate of Origin or</li> <li>• Certificate of Title or</li> <li>• Bill of Sale (If Nonitled Vehicle)</li> </ul>	\$75	RMV Full Service Center	Four to Six weeks	If you borrow money to buy the vehicle, the title will be mailed to the lienholder. You must pay 6.25 percent sales tax on any vehicle you buy.
<b>Duplicate Title</b>	<ul style="list-style-type: none"> <li>• Duplicate Title Application</li> <li>• Lien Release Letter (On Original Letterhead) If Lien Has Been Paid Off</li> </ul>	\$25	Mail to: Duplicate Titles Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	If lien has been paid off, remember to include an original lien release letter from the lending institution.
<b>Adding a Lienholder to Certificate of Title</b>	<ul style="list-style-type: none"> <li>• Title Amendment Form</li> <li>• Original Certificate of Title</li> </ul>	\$25	Mail to: Adding Lien Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	Don't forget to send the original title with your application. The RMV will send the new title to the lienholder.
<b>Corrected Title</b>	<ul style="list-style-type: none"> <li>• Title Amendment Form</li> <li>• Original Certificate of Title</li> <li>• Notarized Affidavit (For Mileage Only)</li> </ul>	\$25	Mail to: Title Correction Department Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	If you are correcting an odometer problem, you must get a notarized affidavit stating the true mileage. This affidavit must be signed and witnessed by a notary public.
<b>Salvage Repairable Title</b>	<ul style="list-style-type: none"> <li>• Application for Registration and Title (RMV-1)</li> <li>• Current Title</li> </ul>	\$50	Mail to: Salvage Title Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	You must list the salvage repairable brand as collision, salt, flood, theft, or vandalism.
<b>Owner-Retained Total Loss Title</b>	<ul style="list-style-type: none"> <li>• Application for Registration and Title (RMV-1) Listing Current Odometer Reading</li> <li>• Current Title (Original Only)</li> <li>• Copy of Appraisal from Insurance Company</li> </ul>	\$75	Mail to: Salvage Title Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	To secure an owner-retained title, the vehicle must be driveable, able to pass a Massachusetts safety inspection, and have an active registration.
<b>Reconstructed Title</b>	<ul style="list-style-type: none"> <li>• Application for Registration and Title (RMV-1) Listing Current Odometer Reading</li> <li>• Previous Salvage Title</li> <li>• Salvage Inspection Form</li> </ul>	\$75	Mail to: Salvage Title Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	You must list the brand as reconstructed (collision, salt, flood, vandalism, other).
<b>Recovered Theft Title</b>	<ul style="list-style-type: none"> <li>• Application for Registration and Title (RMV-1) Listing Current Odometer Reading</li> <li>• Previous Salvage Title</li> <li>• Salvage Inspection Form</li> </ul>	\$75	Mail to: Salvage Title Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	You must list the brand as recovered theft (collision, salt, flood, vandalism, other).
<b>Parts-Only Title</b>	<ul style="list-style-type: none"> <li>• Application for Registration and Title (RMV-1) Listing Current Odometer Reading</li> <li>• Previous Salvage Title</li> <li>• Appraisal Report from insurance company</li> </ul>	\$50	Mail to: Salvage Title Title Division P.O. Box 55885 Boston, MA 02205	Seven to ten business days after receipt of application	You must list the salvage parts-only brand.

**Massachusetts title law requires all motor vehicles and trailers to be titled within ten days of purchase.** This applies to both new and used vehicles purchased from either a dealer or private party. There are some exceptions:

- Trailer with gross weight of 3,000 pounds or less
- Vehicle owned by a manufacturer or dealer and held for sale, even though it may be driven on the highway or used for testing or demonstration purposes
- Vehicle used by a manufacturer solely for testing
- Vehicle owned by a nonresident of the Commonwealth that has a current, valid Certificate of Title issued by the state of residence
- Vehicle regularly used for transporting people or property between states that has a current, valid Certificate of Title issued by another state or country
- Vehicle moved solely by animal power
- Implement of husbandry (farming or agriculture)
- Special mobile equipment
- Self-propelled wheelchair or invalid tricycle
- Manufactured (mobile) home as defined in MGL c. 140, §32Q
- Vehicle owned by the U.S. Government, unless it is registered according to the provisions of MGL c. 90
- A vehicle on loan from the U.S. Government or from a vehicle manufacturer or distributor to the Commonwealth or a political subdivision thereof.

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## Basic Title Transactions

There are several basic title transactions:

- Obtaining an original title
- Obtaining a duplicate title
- Obtaining a salvage-related title, which may be a:
  - Salvage repairable title
  - Owner-retained total-loss title
  - Reconstructed title
  - Recovered-theft title
  - Parts-only title
- Adding a lienholder to your title
- Correcting information on your title

The procedures for each of these transactions are summarized on the following pages.

**All fees are subject to change at any time.**

To apply for an original Certificate of Title and for all other basic title transactions, you can either visit an RMV Service Center or conduct your business by mail.

For any mail-in title transaction, be sure to include all required forms and documents and a check or money order for the appropriate fee, made payable to *MassDOT*. Send the

required documentation to the RMV department listed in the chart on page 141 to the following address.

ATTN: Title Division  
(Specific Department)  
Registry of Motor Vehicles  
P.O. Box 55885  
Boston, MA 02205-5885

Title transaction forms are available at any RMV Service Center, from most insurance agents, and through the RMV's website. Be aware that for most of these transactions, **all vehicle owners must sign the application forms.**

If you have any questions about title application procedures or would like title forms mailed to you, please call the RMV Contact Center or visit the RMV's website.

The chart on page 141 provides all the information you need for basic transactions. However, following are a few useful notes.

### ***Obtaining an Original Title***

If you are registering your vehicle when you apply for a title (see the *Vehicle Registration* section earlier in this chapter), an authorized Massachusetts insurance agent must stamp and sign the application to certify your insurance coverage.

If you bought your vehicle from a dealer, you must pay 6.25 percent state sales tax on your purchase price. For a private sale, your sales tax will be 6.25 percent of the actual purchase price or of the NADA trade-in (book) value, whichever is higher. If the vehicle is nontitled, you must bring the bill of sale when applying for a title.

**Reminder:** If you borrowed money to purchase the vehicle, the RMV will issue a "paper title" and mail it directly to the lienholder. Upon satisfaction of the lien (full payment by you), the lienholder is responsible for releasing its lien and mailing the title directly to you. If the lienholder uses the more modern "Electronic Lien and Title" (ELT) process, the RMV will send the lienholder an electronic message indicating that their lien has been perfected. When the lien is satisfied, the lienholder will notify the RMV electronically. The RMV will then issue and mail the "paper title" to you.

RMV Contact Center: 857-368-8000 (from the 339/617/781/857 MA area codes or from outside of MA)  
800-858-3926 (from all other MA area codes) or email AskRMV@state.ma.us  
The deaf and hard of hearing can call toll free at 877-RMV-TTDD (1-877-768-8833).  
Contact Center Hours: Monday–Friday 9 a.m.–5 p.m. Internet Address: [www.mass.gov/rmv](http://www.mass.gov/rmv)

### ***Obtaining a Duplicate Title***

Eligible customers, with no lien on the vehicle, can apply for a duplicate title online at [www.mass.gov/rmv](http://www.mass.gov/rmv).

You can also apply for a duplicate title by mail. Complete all the required information on an *Application for Duplicate Certificate of Title*, which can be downloaded from [www.mass.gov/rmv](http://www.mass.gov/rmv). All owners must sign the application. Mail it to the address at the top of the application.

If there was a lien on the vehicle and the loan has been satisfied, a Lien Release, on original letterhead from the lienholder, must be submitted. Faxes and photocopies are not acceptable. This must be done by mail.

### **Obtaining a Salvage-Related Title**

A vehicle is deemed “salvage” when an insurance company has declared it to be a total loss due to fire, vandalism, collision, theft, flood, or any other cause. Once a vehicle has been given salvage classification, the classification is permanent and remains part of the vehicle’s history.

If your insurance company takes possession of the salvage vehicle, the company is responsible for applying for a salvage title. If you choose to keep the vehicle, you can apply for a salvage title, or, if the vehicle has an active registration and is capable of being safely operated on a public way, you can apply for an owner-retained title. Passenger vehicles ten or more model years old at the date of the event which caused the vehicle to be declared a total loss are exempt from the salvage title process.

**A vehicle with a salvage title cannot be registered.** If you plan to sell a salvaged vehicle, you should take it through the salvage inspection process and apply for a reconstructed or a recovered-theft title, whichever applies. Alternatively, you can advise the buyer that the inspection and title process is required before the vehicle can be registered.

Unless you are a licensed dealer, you cannot transfer a salvage title from private party to private party without the current owner first getting a salvage title in his or her name or completing the salvage process and securing the reconstructed title.

**If you have questions about the salvage inspection process, call the RMV’s  
Auto Theft Department at 857-368-8060.**

**Salvage Repairable Title:** If your vehicle becomes **inoperable** due to fire, vandalism, collision, theft, flood, or another event to such an extent that you or, if insured, your insurer considers it uneconomical to repair the vehicle, the vehicle will be declared a total loss.

**If the vehicle is insured and the insurer retains the vehicle,** you will have to assign your title to the insurer. If the title is being held by the lienholder, the insurer will send you an *Authorization for Payoff of a Salvage Vehicle* for you to complete. The insurer will then need to obtain a salvage title.

**If the vehicle is uninsured or if you decide to keep possession of the vehicle,** you must apply to the RMV for a salvage title. State law prohibits you from operating the vehicle until it has passed a salvage inspection (see the *Salvage Inspection* section later in this chapter) and you have obtained a new title.

To obtain a salvage repairable title, you must present, by mail to the RMV’s Title Division or in person at the Boston RMV Service Center, your current Certificate of Title, a completed *Application for Registration and Title* (RMV-1) form, and a \$50 check or money order made payable to MassDOT. Within seven to ten days, the RMV will review your application and mail you a new salvage title.

**Owner-Retained Total Loss Title:** If your insurer declares your vehicle a total loss due to fire, vandalism, collision, theft, flood, or another event; **the vehicle is capable of being safely operated on a public way** and has an active registration; **and** you choose to keep the vehicle, you may continue to drive the vehicle after you have obtained an owner-retained total loss title.

Within ten days of receiving the settlement from your insurance company, you can apply for an owner-retained total loss title by presenting, via mail to the RMV's Title Division or in person at the Boston RMV Service Center, your current Certificate of Title, your current Certificate of Registration, an appraisal report from your insurance company, a completed *Application for Registration and Title* (RMV-1) form, and a \$75 check or money order payable to MassDOT. Within seven-ten days, the RMV will review your application and mail you a new owner-retained total loss title.

**Reconstructed Title:** A reconstructed title is issued to a vehicle that was previously titled as salvage repairable (*see the preceding section*) but that has been repaired, inspected, and retitled as reconstructed. If you have such a vehicle, you may drive it legally when a new registration is issued. To secure a reconstructed title, bring to your local service center your present salvage title, your current Certificate of Registration (if available), an approved inspection form (Form 20613) that an inspector has completed, and a \$75 check or money order made payable to MassDOT.

**All fees are subject to change at any time.**

**Recovered Theft Title:** A recovered theft title is issued to a vehicle that was previously titled as salvage repairable theft with damage sustained from a theft and that has been repaired, inspected, and retitled as recovered theft. The vehicle may be legally driven when a new registration is issued.

**Parts-Only Title:** A parts-only title is issued to a vehicle that the insurance company has declared a total loss due to fire, vandalism, collision, theft, flood, or other occurrence and that the insurance company has declared to be "parts only." This type of vehicle can never be rebuilt or registered in the Commonwealth and may never be legally driven.

**Salvage Brands:** Each salvage title requires a brand. A brand simply describes the type of damage that caused an insurance company to declare a vehicle a total loss. A brand tells you that you are buying a salvage vehicle, and it also tells you the specific reasons your vehicle is considered salvage.

Brands fall into two main categories: primary and secondary. A primary salvage title brand, which indicates how a vehicle will be used, is one of two types: repairable or parts only. A repairable brand (REPR) means the vehicle can be repaired and returned to its operating condition. A parts-only brand (PART) means the vehicle can never be registered in the Commonwealth. The insurance company that declared the vehicle a total loss determines whether a vehicle is branded "parts only."

The second main type of brand, the secondary salvage title brand, tells you the event that caused the insurance company to declare your vehicle a total loss. Following are the seven secondary salvage brands:

- Collision (COLL)
- Fire (FIRE)
- Flood (FLOO)
- Flood/Salt (SALT)
- Theft (THEF)
- Vandalism (VAND)
- Other (OTHR)

**Note: Other (OTHR) is to be used only when the listed brands cannot describe the event which caused the vehicle to be salvaged.**

### ***Salvage Inspections***

Once you have repaired your vehicle, and before you can register it, you must have your vehicle inspected. Salvage inspections protect you because they combat fraud and prevent the sale of stolen parts. They also tell you the history of your salvage vehicle.

At the salvage inspection, the inspector checks the vehicle's identification number (VIN) and records, by number or receipt, all major component parts that were replaced. **The salvage inspection is not a safety inspection.**

If the safety inspection sticker was removed from your vehicle's windshield at the damage appraisal and replaced with a rejection sticker, you may submit the vehicle to any official inspection station for a valid safety inspection sticker any time after your vehicle's defects have been corrected. Note that the rejection sticker is valid for 20 calendar days from the date of inspection.

All salvage inspections are conducted on a drive-in basis. To have your salvage vehicle inspected, bring the following documents to one of the salvage inspection sites throughout the Commonwealth from 8 a.m. to 3 p.m. No salvage inspections are done on the last Wednesday of each month. Call the RMV's Contact Center or go to [www.mass.gov/rmv](http://www.mass.gov/rmv) to identify the salvage inspection sites and hours of operation.

- Completed application for inspection of a salvage vehicle and an affidavit of reconstruction (available at inspection sites only)
- Your newly issued salvage title
- Appraisal report from your insurance company
- Receipts for all major component parts used to restore your vehicle. If any of the parts were used, include the vehicle identification number (VIN) of the vehicle originating the parts
- If an airbag has been replaced with a used airbag, a copy of the certificate of title for the vehicle that the airbag came from must be presented
- A \$50 check or money order made payable to MassDOT.

**Title Division, Registry of Motor Vehicles,  
P.O. Box 55885, Boston, MA 02205-5885**

Once your salvage vehicle has been inspected, you can register it. In general, all salvage-titled vehicles must be inspected in Massachusetts to be registered in Massachusetts. The Massachusetts RMV does not honor out-of-state salvage inspections unless the Registrar and the motor vehicle administrators of those states have previously agreed to accept each others' inspections.



Vehicles from states that do not issue salvage titles (such as New York, which issues only a Salvage Certificate [Form 907A]) cannot be transferred or reinspected in Massachusetts until their owners have applied for Massachusetts salvage titles.

If you have any questions about salvage title procedures or would like forms mailed to you, please call the RMV Contact Center or visit the RMV's website, [www.mass.gov/rmv](http://www.mass.gov/rmv).

### **Obtaining a Corrected Title**

If you are correcting any information on your Certificate of Title, please refer to **Basic Title Transactions**. If you are correcting an odometer reading, you must submit a notarized affidavit of this fact. In this case, the notarized document is a written statement, made by the seller who provided the incorrect information, stating the true and accurate odometer reading at time of transfer, signed and witnessed in the presence of a notary public. Faxes and photocopies are not accepted.

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## **When You Sell a Vehicle . . .**

Whenever you sell a motor vehicle, you must sign the Certificate of Title over to the new owner and either ...

- Cancel the registration and recycle or destroy the plates  
or
- Transfer the plates to another vehicle you own according to the seven-day registration transfer law (see the *Seven-Day Registration Transfer Law* section earlier in this chapter)

Take extra care when completing the transfer form on the back of the Title Certificate. Be sure to list the purchase price and odometer reading.

To check the current status of your title, visit [www.mass.gov/rmv](http://www.mass.gov/rmv) and select Title/Lien Inquiry.

## **Insurance and Merit Rating**

As part of the registration process, Massachusetts requires every vehicle on the road to be covered at least by minimum levels of motor vehicle insurance.

Compulsory insurance coverage:

- **Bodily injury to others**—Minimum \$20,000 per person, \$40,000 per accident (Part One)
- **Personal injury protection**—Pays up to \$8,000 to you, passengers, pedestrians or anyone you allow to drive your vehicle (Part Two)
- **Bodily injury caused by an uninsured auto**—Minimum \$20,000 per person, \$40,000 per accident (Part Three)
- **Damage to someone else's property**—Minimum \$5,000 for property damage (Part Four)

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## Private Passenger Automobile Insurance and Your Driving Record

Your driving record will always be an important factor in determining how much you will pay for auto insurance.

In Massachusetts, auto insurers may offer different rates for different insurance packages. Insurers may use the point-based system of the Safe Driver Insurance Plan (SDIP) or develop their own merit rating plan to determine discounts for safe drivers and surcharges for drivers with at-fault accidents and traffic violations. While rates may vary by insurance company, all rates must be approved by the Commissioner of Insurance.

For more information, the Massachusetts Division of Insurance has consumer guides to help you in making decisions about your automobile insurance coverage. Please visit their website at [www.mass.gov/doi](http://www.mass.gov/doi) or call the Division of Insurance Consumer Hotline at 617-521-7777.

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### Merit Rating Plans

Your insurance company can choose to develop its own method, or merit rating plan, for adjusting your auto insurance premium based on your driving record. This means that the insurer can determine if and how it will impose surcharges on your premium for traffic violations and at-fault accidents and apply discounts for good driving. Massachusetts law states that an insurance company's merit rating plan cannot:

- Use any at-fault accident or traffic violation that is greater than six years old from the policy effective date, or
- Increase premiums for at-fault accidents or traffic violations for more than five years

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### Safe Driver Insurance Plan

Insurance companies are not required to develop a merit rating plan. They can choose instead to adopt the existing Safe Driver Insurance Plan as their merit rating plan. The Safe Driver Insurance Plan lowers premiums for drivers with clean driving records, and increases premiums for drivers with traffic violations and at-fault accidents. To learn more about the surcharges and credits that apply in the Safe Driver Insurance Plan, visit the Merit Rating Board website at [www.mass.gov/rmv](http://www.mass.gov/rmv) or call 857-368-8100 Monday through Friday from 8:30 a.m. to 5:00 p.m.

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### The Merit Rating Board

Whether they customize a merit rating plan or use the Safe Driver Insurance Plan, all Massachusetts auto insurance companies are required to report at-fault accidents to the Merit Rating Board (MRB). Massachusetts auto insurance companies may also report out-of-state driving record information to the MRB. The MRB maintains and updates driving history records for individual operators and reports this information to insurers.

The MRB driving record consists of surchargeable incidents. A surchargeable incident is any event in which you are:

- Convicted of, or pay a fine for, a motor vehicle violation
- Assigned to an alcohol education program or controlled substance treatment or rehabilitation program
- Found to be more than 50 percent at fault for an accident, and your insurance company makes a claim payment of more than \$500

In addition to potentially affecting your private passenger automobile insurance, each surchargeable incident counts toward possible license suspension (see *Chapter Two* for more information on suspensions).

You are considered to be more than 50 percent at fault in an accident if your insurance company:

1. Finds you at fault according to one of the 19 Standards of Fault (see a complete list on the next page), and
2. Has paid a claim of more than \$500 for Collision, Limited Collision, Damage to Someone Else's Property, or Bodily Injury to Others.

Driving safely and maintaining a clean driving record will almost certainly reduce your automobile insurance premium. The Safe Driver Insurance Plan and most insurance company merit rating plans provide good driver discounts to people with clean driving records.

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## Contact Information

For more information regarding automobile insurance, call the Massachusetts Division of Insurance Consumer Hotline at 617-521-7777, or visit their website at [www.mass.gov/doi](http://www.mass.gov/doi). You can also contact an automobile insurance company or insurance agent directly. For more information regarding your driving record, call the Merit Rating Board's Customer Service Section at 857-368-8100 or visit their website at [www.mass.gov/rmv](http://www.mass.gov/rmv).

## ***Standards of Fault***

- Collision with a lawfully or an unlawfully parked vehicle
- Rear-end collision
- Out-of-lane collision
- Failure to signal
- Failure to proceed with due caution from a traffic control signal or sign
- Collision on wrong side of road
- Operating in the wrong direction
- Collision at an uncontrolled intersection
- Collision while in the process of backing up
- Collision while making a left turn or a U-turn across the travel path of a vehicle traveling in the same or opposite direction
- Leaving or exiting from a parked position, a parking lot, an alley, or a driveway
- Opened or opening vehicle door(s)
- Single-vehicle collision
- Failure to obey the rules and regulations for driving
- Unattended vehicle collision
- Collision while merging onto a highway or into a rotary
- Noncontact operator causing collision
- Failure to yield the right-of-way to emergency vehicles when required by law
- Collision at a “T” intersection (you entered from a side road)