



OFFICE OF THE TAX COMMISSIONER

Sonya L. Jackson, Tax Commissioner
912-652-7100

Motor Vehicle - Frequently Asked Questions

GENERAL	
What payment methods are accepted?	Our main offices accept cash, check/e-check, cashier's check, money order, and credit/debit. A service fee of 2.2% or \$1.00 is added to Visa and MasterCard transactions. The service fee for Discover and American Express is 3.0% or \$1.00. Tap-to-pay is now available! <i>Our satellite offices (Wilmington Island, Bloomingdale, Port Wentworth) do not accept cash.</i>
What is needed to obtain a handicap placard or plate?	Disabled Persons Parking Affidavit (form MV-9D) needs to be signed by a Georgia physician, notarized, and submitted to our office. An original prescription is acceptable in lieu of notarization. The disabled person does not need to return to the doctor to get the handicap license plate if they've already been issued a placard for a permanent disability.
Can state identification cards be used for titling and registering vehicles?	Yes, Georgia identification cards can be used for titling and registering. It does not necessarily need to be a Georgia driver's license.
Is the temporary paper copy of a driver's license accepted?	Yes, the interim copy of the driver's license or identification from Georgia Department of Driver Services is accepted.
Does Chatham County require emissions testing?	No, Chatham County does not currently require emissions testing.
Can the vehicle owner send someone else to represent them for conducting tag office business?	Yes, but it is recommended that the owner appoints the representative as attorney-in-fact via Limited Power of Attorney (form T-8) . The representative/attorney-in-fact will need a copy of the owner's driver's license or identification card. If the owner is sending the representative to renew registration, the renewal notice or current registration card is needed. For title processing, the owner needs to provide the representative/attorney-in-fact with the properly assigned original title, a signed Title Application (Form MV-1) and any other required title paperwork in addition to the copy of driver's license or identification card.



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REGISTRATION

What can be done if the renewal decal is never received?	Please contact our help desk at (912)652-7100 or send an email to tagoffice@chathamcounty.org to check the decal's delivery status.
How are school zone holds resolved?	School zone holds can be resolved by contacting Violation Payment's processing center at (855)252-0086 or visiting their website .
How are lost/stolen license plates or decals replaced?	To get a replacement tag or decal, please come into one of our offices with identification and apply for a replacement for \$8.00.
What are the requirements if a vehicle is repossessed?	If the vehicle owner does not wish to recover the repossessed vehicle, the registration needs to be canceled before liability insurance is removed to avoid being charged insurance lapse penalties. If the owner wishes to recover it, liability insurance must be maintained. Contact the lienholder to figure out their requirements for recovering the vehicle.
What is needed for updating the address on the registration?	The vehicle owner must visit one of our offices for identification verification to have the registered residential and/or mailing address updated.
Are license plates required to be turned in if not in use?	Not necessarily. The owner may decide to keep the plate for transferring to a new vehicle. If the plate is not being used or no longer needed, it cannot be thrown away. The owner needs to visit one of our offices to turn the plate in if a receipt is needed. If no receipt is needed, the owner may turn it in by placing it in the dropbox at either of the tag offices located at 1145 Eisenhower Dr. or 295 Police Memorial Dr.
Why is the decal renewal due so soon after buying the tag for a newly purchased vehicle?	To obtain a renewal decal that is valid through next year, you must purchase the vehicle within 30 days of your birthday. Otherwise, you will need to purchase your new decal within the 90-day renewal window preceding your birthday. If you notice that you received a decal expiring this year after purchasing your tag and you are within your renewal window, you may renew immediately after completing the payment for the tag purchase.



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INSURANCE

Why aren't insurance cards accepted as proof of insurance?	The state of Georgia requires insurance providers to electronically verify liability coverage within 30 days of the policy's starting effective date. When insurance verification does not exist in the Georgia database for a particular vehicle, current and official proof of liability coverage in the form of an insurance binder or declaration page must be provided, which provides more policy details than the insurance card.
Why do insurance lapses happen?	The insurance provider should be contacted to figure out the exact reason. When an insurance lapse is on the record for a particular vehicle, this means cancellation of liability coverage was reported to the state of Georgia. Lapses often occur from late payment of insurance premiums or problems with the payment method/process.
What needs to happen after a vehicle is sold or traded in?	The vehicle owner needs to cancel the registration before removing liability insurance to avoid being charged insurance lapse penalties. Whether your vehicle was sold to a private party or traded in to a dealer, it is your responsibility to cancel the vehicle's registration.
What is needed after a vehicle is involved in an accident?	If the vehicle is declared a total loss, the registration must be canceled before the insurance company terminates coverage to avoid insurance lapse penalties. Be prepared to have the title submitted to the insurance company, which may involve contacting the lienholder. If the vehicle is not declared a total loss and the owner wishes to cancel liability coverage while the vehicle is being repaired, the registration must be canceled first. Liability coverage must be restored to the vehicle after the repairs are complete. Otherwise, the system will not allow the registration to be uncanceled.
What are the requirements if a vehicle is repossessed?	If the vehicle owner does not wish to recover the repossessed vehicle, the registration needs to be canceled before liability insurance is removed to avoid being charged insurance lapse penalties. If the owner wishes to recover it, liability insurance must be maintained. Contact the lienholder to figure out their requirements for recovering the vehicle.



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TITLE

Why is there a tag renewal hold after having moved to Georgia?	Lienholders are required to submit the original title from the previous state to our office after the initial Georgia registration is issued. An official request for the title has been sent to the lienholder address according to the information verified during the title application process. Tag renewal is not allowed at this time because the title has not yet been received from the lienholder. Please contact them for this purpose.
What is needed for obtaining a replacement title?	Please come into one of our offices with identification and apply for a replacement title for \$8.00. An original lien release letter from the lienholder is generally required if the misplaced title had a lien on it.
What is required for registering a vehicle under a business name?	If the vehicle was recently purchased, have the title assignment completed with the name of the business listed as buyer/transferee. Bring the title and either a copy of the Chatham County business license or proof of Secretary of State (SOS) registration. If the business owner is currently the vehicle owner and wishes to transfer ownership of the vehicle to the business, complete and submit an Affidavit for TAVT Exemption for Certain Business Transactions form MV-66A in addition to the title and business license or SOS registration copy.
What if the title is never received?	Please contact our help desk at (912)652-7100 or send an email to tagoffice@chathamcounty.org to check the title's delivery status.
How long will it take to get the tag when a vehicle is purchased from a dealer?	The dealer needs time to prepare the title paperwork, which is typically 30 to 45 days. The title needs to be processed in the purchaser's name first before a tag can be issued. Please contact the dealer to check the status.
What are the requirements for name changes?	The owner needs to submit the title to our office with a certified copy of whichever of the following documents apply: marriage certificate/license, divorce decree, or court order name change. If the title is held by a lienholder, please request that they send the title to our office with a letter of authorization to have the owner's name changed.