

COTTAGE FOOD LAW REPORT

Banks County

Georgia · Homer · FIPS 13011 · Population 20,318 · Crosodo Index #2257*

STATE BASELINE

O.C.G.A. §26-2-470 et seq. (eff. July 2025); prior: GA R&R 40-7-19

STATE TIER

Okay

ANNUAL SALES CAP (STATE)

—

CONFIDENCE

MEDIUM

LAST VERIFIED

2026-05-06

IMPORTANT — NOT LEGAL ADVICE

This report compiles publicly-available statutes, regulations, and county zoning rules into a research reference. It is **not legal advice** and is provided **without warranty** as to accuracy, completeness, or current applicability.

Cottage food law changes frequently. Counties may amend zoning, health departments may issue new permits, and state legislatures may update statutes after the publication date shown above.

Always verify rules directly with your state department of health/agriculture and your county health and planning offices before relying on them for any business or regulatory decision. Consult a licensed attorney for advice specific to your situation.

GEORGIA: BANKS COUNTY

CROSODO INDEX #2257* · FIPS 13011 · Homer

Banks County

Population 20,318 · State baseline: O.C.G.A. §26-2-470 et seq. (eff. July 2025); prior: GA R&R 40-7-19 ·

MEDIUM

QUICK VIEW FOR BAKERS IN THIS COUNTY

HOME KITCHEN ALLOWED?

Yes (Must be produced in operator’s primary domestic residence home kitchen only. Secondary homes, vacation homes, or motor homes do not qualify. Only non-potentially hazardous foods permitted.)

SEPARATE KITCHEN REQUIRED?

No

PETS ALLOWED?

Not specified in state law; products must not be contaminated

HOME OCCUPATION PERMIT?

Conditional (Georgia state law does not preempt local zoning. Cottage food operators must check with Banks County and the Town of Homer to determine if a home-based business is allowed in their zoning district and whether a home occupation permit is required.)

ON-SITE / PORCH PICKUP?

Yes

INSPECTION REQUIRED?

Upon-complaint (Complaint-based only under HB 398 (eff. July 2025). GDA may enter premises upon complaint or public health emergency.)

Home kitchen rules

HOME KITCHEN ALLOWED	Yes — Must be produced in operator’s primary domestic residence home kitchen only. Secondary homes, vacation homes, or motor homes do not qualify. Only non-potentially hazardous foods permitted.
SEPARATE DEDICATED KITCHEN	No
PET RESTRICTIONS	Not specified in state law; products must not be contaminated
WATER SUPPLY	Potable water required; annual coliform testing required if using a private well
HANDWASHING	Standard sanitation practices required; ANSI-accredited food safety training required
FOOD STORAGE	Ingredients and finished products must be stored appropriately in the domestic residence

Inspection & permitting

INSPECTION REQUIRED	Upon-complaint — Complaint-based only under HB 398 (eff. July 2025). GDA may enter premises upon complaint or public health emergency.
HOME OCCUPATION PERMIT	Conditional — Georgia state law does not preempt local zoning. Cottage food operators must check with Banks County and the Town of Homer to determine if a home-based business is allowed in their zoning district and whether a home occupation permit is required.
LOCAL BUSINESS LICENSE	Varies

Customer-facing rules

ON-SITE CUSTOMER PICKUP	Yes
ON-SITE SIGNAGE	Conditional
DELIVERY / PICKUP RULES	Under HB 398 (eff. July 2025): direct-to-consumer sales, online sales, sales to retail stores, restaurants, and interstate sales are all permitted. Events and farmers markets permitted.
MAX EMPLOYEES IN HOME	Unknown

Relevant county code

O.C.G.A. §26-2-470 et seq.; local zoning must be checked independently

RESEARCH NOTES

Banks County is a small rural northeast Georgia county. No county-specific cottage food ordinance variations found. Defaulted to GA state baseline (post-HB 398) with medium confidence.

SOURCES VERIFIED AT RESEARCH TIME

<https://dph.georgia.gov/banks-county>

<https://agr.georgia.gov/cottage-food>

<https://rules.sos.ga.gov/gac/40-7-19>

Questions? Join the Crosodo Forum to discuss your county's specific zoning rules at <https://crosodo.com/nb/georgia/banks-county-discuss>

Bordering counties — cottage food law

Regulation	Banks County	Franklin County	Habersham County
HOME KITCHEN ALLOWED	Yes	Yes	Yes
SEPARATE DEDICATED KITCHEN	No	No	No
PETS ALLOWED	Not specified in state law; products must not be contaminated	No specific state prohibition, but pets should be excluded from food prep areas per good manufacturing practices.	No specific state prohibition, but pets should be excluded from food prep areas per good manufacturing practices.
INSPECTION REQUIRED	Upon-complaint	Upon-complaint	Upon-complaint
ON-SITE CUSTOMER PICKUP	Yes	Yes	Yes
ON-SITE SIGNAGE	Conditional	Conditional	Conditional
DELIVERY / PICKUP	Under HB 398 (eff. July 2025): direct-to-consumer sales, online sales, sales to retail stores, restaurants, and interstate sales are all pe...	Under HB 398, sales permitted via wholesale, retail, online, and direct. Delivery allowed. No geographic sales restriction within Georgia; ...	Under HB 398, sales permitted via wholesale, retail, online, and direct. Delivery allowed. No geographic sales restriction within Georgia; ...
HOME OCCUPATION PERMIT	Conditional	Varies	Varies
LOCAL BUSINESS LICENSE	Varies	Yes	Yes
RESTRICTIONS	Must be produced in operator's primary domestic residence home kitchen only. Secondary homes, vacation homes, or motor homes do not qualify...	Georgia HB 398 (eff. July 1, 2025) dramatically expanded cottage food rules. No license or fee required. Complaint-based inspections only. ...	Georgia HB 398 (eff. July 1, 2025) dramatically expanded cottage food rules. No license or fee required. Complaint-based inspections only. ...
FOOD STORAGE	Ingredients and finished products must be stored appropriately in the domestic residence	All cottage food products must be stored to prevent contamination; non-TCS foods only.	All cottage food products must be stored to prevent contamination; non-TCS foods only.
POPULATION	18,381	23,480	46,326

State context — Georgia cottage food law

Banks County’s rules sit on top of Georgia’s state cottage food framework. The state law sets the floor — counties can add but cannot remove protections.

STATUTE O.C.G.A. §26-2-470 et seq. (eff. July 2025); prior: GA R&R 40-7-19	ANNUAL SALES CAP —
REGISTRATION REQUIRED No	FOOD HANDLER CERT Yes (specific course)
KITCHEN INSPECTION Upon-complaint	DIRECT SALES ONLY No
INDIRECT SALES Yes — As of July 1, 2025 (HB 398), Georgia allows wholesale, online, retail store, restaurant, and mail-order sales; third-party sellers must display cottage food products separately and label the section as products from residential kitchens exempt from state inspection.	

For the full state-level analysis including the verbatim statute text, see the [Georgia cottage food law report](#).

STATE-LEVEL REFERENCES

State statute: <https://law.justia.com/codes/georgia/2020/title-26/chapter-2/>

State dept cottage food page: <https://agr.georgia.gov/cottage-food-program>

Forrager.com: <https://forrager.com/law/georgia/>

Questions?

Join the Crosodo Forum to discuss Banks County's specific zoning rules, permits, and what other home bakers are seeing locally.

<https://crosodo.com/nb/georgia/banks-county-discuss>
