

COTTAGE FOOD LAW REPORT

Black Hawk County

Iowa · Waterloo · FIPS 19013 · Population 131,041 · Crosodo
Index #1568*

STATE BASELINE

Iowa Code §137F.1 / §137F.20

STATE TIER

Good

ANNUAL SALES CAP (STATE)

—

CONFIDENCE

MEDIUM

LAST VERIFIED

2026-05-05

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.

IOWA: BLACK HAWK COUNTY

CROSODO INDEX #1568* · FIPS 19013 · Waterloo

Black Hawk County

Population 131,041 · State baseline: Iowa Code §137F.1 / §137F.20 · **MEDIUM****QUICK VIEW FOR BAKERS IN THIS COUNTY****HOME KITCHEN ALLOWED?**

Yes (Iowa has two pathways: (1) Cottage food exemption (§137F.20): no license, no cap, direct sales only, non-TCS foods including pH-tested acidified foods. (2) Home Food Processing Establishment (HFPE) registration: allows broader foods including perishables and indirect retail sales. Local health departments may not impose additional restrictions per §137F.20(1).)

SEPARATE KITCHEN REQUIRED?

No

PETS ALLOWED?

Not explicitly prohibited; kitchen sanitation required.

HOME OCCUPATION PERMIT?

Varies (Black Hawk County zoning applies in unincorporated areas. City of Waterloo and Cedar Falls have separate home occupation rules. State law explicitly prohibits local governments from adding restrictions to cottage food exemption (§137F.20(1)).)

ON-SITE / PORCH PICKUP?

Yes

INSPECTION REQUIRED?

No (Iowa DIAL may investigate upon complaint. No routine inspection for cottage food exemption.)

Home kitchen rules

HOME KITCHEN ALLOWED	Yes — Iowa has two pathways: (1) Cottage food exemption (§137F.20): no license, no cap, direct sales only, non-TCS foods including pH-tested acidified foods. (2) Home Food Processing Establishment (HFPE) registration: allows broader foods including perishables and indirect retail sales. Local health departments may not impose additional restrictions per §137F.20(1).
SEPARATE DEDICATED KITCHEN	No
PET RESTRICTIONS	Not explicitly prohibited; kitchen sanitation required.
WATER SUPPLY	Potable water required.
HANDWASHING	Required per good food safety practices.
FOOD STORAGE	Non-TCS foods for cottage food exemption. Acidified foods (pH ≤4.6 or water activity ≤0.85) allowed if pH/water activity tested and production date labeled.

Inspection & permitting

INSPECTION REQUIRED	No — Iowa DIAL may investigate upon complaint. No routine inspection for cottage food exemption.
HOME OCCUPATION PERMIT	Varies — Black Hawk County zoning applies in unincorporated areas. City of Waterloo and Cedar Falls have separate home occupation rules. State law explicitly prohibits local governments from adding restrictions to cottage food exemption (§137F.20(1)).
LOCAL BUSINESS LICENSE	Varies

Customer-facing rules

ON-SITE CUSTOMER PICKUP	Yes
ON-SITE SIGNAGE	Conditional
DELIVERY / PICKUP RULES	Cottage food exemption: direct sales only (home, farmers markets, roadside stands, delivery). HFPE pathway: also indirect retail sales.
MAX EMPLOYEES IN HOME	Not specified.

Relevant county code

Iowa Code §137F.20 (cottage food exemption); §137F.8B (HFPE).

RESEARCH NOTES

State baseline (IA) confirmed: Iowa Code §137F.20. Black Hawk County govt URL confirmed. Black Hawk County includes Waterloo and Cedar Falls (University of Northern Iowa). State law prohibits local restrictions on cottage food exemption. County follows state baseline. Confidence medium.

SOURCES VERIFIED AT RESEARCH TIME

<https://www.blackhawkcounty.iowa.gov>

<https://dia.iowa.gov/food-safety/home-food-establishment>

<https://www.legis.iowa.gov/docs/code/137F.pdf>

<https://www.blackhawkcounty.iowa.gov>

Questions? Join the Crosodo Forum to discuss your county’s specific zoning rules at <https://crosodo.com/nb/iowa/black-hawk-county-discuss>

State context — Iowa cottage food law

Black Hawk County's rules sit on top of Iowa's state cottage food framework. The state law sets the floor — counties can add but cannot remove protections.

STATUTE	ANNUAL SALES CAP
Iowa Code §137F.1 / §137F.20	—
REGISTRATION REQUIRED	FOOD HANDLER CERT
No	No
KITCHEN INSPECTION	DIRECT SALES ONLY
No	Yes
INDIRECT SALES	
Limited (see notes) — Cottage food direct-to-consumer sales only; however, a separate Home Food Processing Establishment (HFPE) license allows indirect retail and wholesale sales of almost any food including perishables.	

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

STATE-LEVEL REFERENCES

State statute: <https://www.legis.iowa.gov/docs/code/137F.pdf>

State dept cottage food page: <https://dia.iowa.gov/food-safety/home-food-establishment>

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

Questions?

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

<https://crosodo.com/nb/iowa/black-hawk-county-discuss>
