

## COTTAGE FOOD LAW REPORT

# Howard County

Iowa · Cresco · FIPS 19089 · Population 9,332 · Crosodo  
Index #450\*

## STATE BASELINE

Iowa Code §137F.1 / §137F.20

## STATE TIER

Good

## ANNUAL SALES CAP (STATE)

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## 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.

## IOWA: HOWARD COUNTY

CROSODO INDEX #450\* · FIPS 19089 · Cresco

## Howard County

Population 9,332 · State baseline: Iowa Code §137F.1 / §137F.20 · MEDIUM

## QUICK VIEW FOR BAKERS IN THIS COUNTY

## HOME KITCHEN ALLOWED?

Yes (No license, registration, or inspection required under Iowa cottage food exemption (Iowa Code §137F.20). Allowed non-TCS foods include baked goods, candies, condiments, dried goods, pastries, preserves, and snacks. Acidified foods (pickles, salsas) allowed if each batch is pH-tested ( $\text{pH} \leq 4.6$ ) or water-activity tested ( $A_w \leq 0.85$ ) with production date labeled. Iowa Code §137F.20(1) expressly preempts local governments from adding restrictions beyond state law.)

## SEPARATE KITCHEN REQUIRED?

No

## PETS ALLOWED?

No state or county-specific rule found; good practice is to exclude pets from food prep areas.

## HOME OCCUPATION PERMIT?

Conditional (Iowa rural county zoning ordinances typically require a home occupation permit or conditional use approval for home-based businesses in unincorporated areas. Business must be incidental to residential use with no exterior evidence of commercial activity and limited customer traffic. Iowa Code §137F.20(1) preempts food-specific restrictions; Iowa Code §414.33 preempts city-level home business restrictions. County zoning governs unincorporated areas.)

## ON-SITE / PORCH PICKUP?

Yes

## INSPECTION REQUIRED?

No (No routine inspection. Iowa DIAL (Dept. of Inspections, Appeals, and Licensing) may investigate upon complaint of foodborne illness.)

## Home kitchen rules

## HOME KITCHEN ALLOWED

Yes — No license, registration, or inspection required under Iowa cottage food exemption (Iowa Code §137F.20). Allowed non-TCS foods include baked goods, candies, condiments, dried goods, pastries, preserves, and snacks. Acidified foods (pickles, salsas) allowed if each batch is pH-tested ( $\text{pH} \leq 4.6$ ) or water-activity tested ( $A_w \leq 0.85$ ) with production date labeled. Iowa Code §137F.20(1) expressly preempts local governments from adding restrictions beyond state law.

## SEPARATE DEDICATED KITCHEN

No

## PET RESTRICTIONS

No state or county-specific rule found; good practice is to exclude pets from food prep areas.

## WATER SUPPLY

No specific private water testing required under Iowa cottage food law.

## HANDWASHING

Standard handwashing practices expected; no formal county requirement beyond state food safety guidance.

## FOOD STORAGE

Cottage food products must be stored to prevent contamination; TCS foods not permitted under the cottage food exemption.

### Inspection & permitting

<b>INSPECTION REQUIRED</b>	No — No routine inspection. Iowa DIAL (Dept. of Inspections, Appeals, and Licensing) may investigate upon complaint of foodborne illness.
<b>HOME OCCUPATION PERMIT</b>	Conditional — Iowa rural county zoning ordinances typically require a home occupation permit or conditional use approval for home-based businesses in unincorporated areas. Business must be incidental to residential use with no exterior evidence of commercial activity and limited customer traffic. Iowa Code §137F.20(1) preempts food-specific restrictions; Iowa Code §414.33 preempts city-level home business restrictions. County zoning governs unincorporated areas.
<b>LOCAL BUSINESS LICENSE</b>	No

### Customer-facing rules

<b>ON-SITE CUSTOMER PICKUP</b>	Yes
<b>ON-SITE SIGNAGE</b>	Conditional
<b>DELIVERY / PICKUP RULES</b>	Direct-to-consumer sales only under the cottage food exemption. Customers may pick up at home, or operator may sell at farmers markets, roadside stands, or events. No wholesale or retail indirect sales under the cottage food exemption (separate HFPE license required for indirect sales).
<b>MAX EMPLOYEES IN HOME</b>	No specific limit under Iowa cottage food law; county home occupation rules may limit non-resident employees.

### Relevant county code

Iowa Code §137F.20 (state preemption of local cottage food restrictions); county zoning ordinance home occupation provisions

#### RESEARCH NOTES

Iowa state baseline applies. Iowa Code §137F.20 expressly preempts local governments from restricting cottage food operations beyond state law. No Howard County-specific cottage food ordinance found. County zoning may require a home occupation permit for the business aspect but cannot add food safety restrictions beyond state law. Iowa DIAL reorganized in 2023 but cottage food rules unchanged. Medium confidence — county zoning ordinance text not directly retrieved.

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#### SOURCES VERIFIED AT RESEARCH TIME

<https://www.howardcountyiowa.gov>

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

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

## State context — Iowa cottage food law

Howard 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.

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<b>STATUTE</b>	<b>ANNUAL SALES CAP</b>
Iowa Code §137F.1 / §137F.20	—
<b>REGISTRATION REQUIRED</b>	<b>FOOD HANDLER CERT</b>
No	No
<b>KITCHEN INSPECTION</b>	<b>DIRECT SALES ONLY</b>
No	Yes
<b>INDIRECT SALES</b>	
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.	

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

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### 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/>

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## Questions?

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

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

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