

## COTTAGE FOOD LAW REPORT

# Monona County

Iowa · Onawa · FIPS 19133 · Population 8,429 · Crosodo Index #250\*

## 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: MONONA COUNTY

CROSODO INDEX #250\* · FIPS 19133 · Onawa

# Monona County

Population 8,429 · State baseline: Iowa Code §137F.1 / §137F.20 · **MEDIUM**

## QUICK VIEW FOR BAKERS IN THIS COUNTY

### HOME KITCHEN ALLOWED?

Yes (Iowa cottage food law (§137F.20, amended 2022 by HF 2431) allows sale of non-TCS shelf-stable foods directly to consumers from a private residence. No license, inspection, or sales cap. Local ordinances are expressly preempted by state law.)

### SEPARATE KITCHEN REQUIRED?

No

### PETS ALLOWED?

No specific pet restriction in Iowa cottage food law.

### HOME OCCUPATION PERMIT?

No (Iowa §137F.20 expressly preempts local government from adding restrictions on cottage food operations. No county-level home occupation permit required for cottage food in Monona County.)

### ON-SITE / PORCH PICKUP?

Yes

### INSPECTION REQUIRED?

No (No routine inspection for cottage food operations. Home Food Processing Establishment (HFPE) license pathway requires initial inspection.)

## Home kitchen rules

|                            |  |
|----------------------------|--|
| HOME KITCHEN ALLOWED       | Yes — Iowa cottage food law (§137F.20, amended 2022 by HF 2431) allows sale of non-TCS shelf-stable foods directly to consumers from a private residence. No license, inspection, or sales cap. Local ordinances are expressly preempted by state law. |
| SEPARATE DEDICATED KITCHEN | No   |
| PET RESTRICTIONS           | No specific pet restriction in Iowa cottage food law.  |
| WATER SUPPLY               | No specific water testing requirement under Iowa cottage food law.   |
| HANDWASHING                | No specific handwashing mandate under Iowa cottage food law beyond general food safety practices.  |
| FOOD STORAGE               | Non-TCS (non-time/temperature control for safety) shelf-stable foods only. Acidified foods (pickles, salsas) allowed if each batch is pH-tested (pH ≤4.6) or water-activity tested (aw ≤0.85) and production date is on label.                         |

## Inspection & permitting

|                        |  |
|------------------------|--|
| INSPECTION REQUIRED    | No — No routine inspection for cottage food operations. Home Food Processing Establishment (HFPE) license pathway requires initial inspection.   |
| HOME OCCUPATION PERMIT | No — Iowa §137F.20 expressly preempts local government from adding restrictions on cottage food operations. No county-level home occupation permit required for cottage food in Monona County. |
| LOCAL BUSINESS LICENSE | No   |

**Customer-facing rules**

|                         |  |
|-------------------------|--|
| ON-SITE CUSTOMER PICKUP | Yes  |
| ON-SITE SIGNAGE         | Yes  |
| DELIVERY / PICKUP RULES | Direct sales only under cottage food exemption. Allowed venues: home, farmers markets, roadside stands, special events, online (direct to consumer). HFPE license allows additional retail/indirect sales up to \$50,000/year. |
| MAX EMPLOYEES IN HOME   | Not specified in Iowa cottage food statute.  |

**Relevant county code**

No county-specific cottage food ordinance identified. State preemption under Iowa Code §137F.20(1) applies.

**RESEARCH NOTES**

Iowa state law (§137F.20) explicitly preempts local ordinances for cottage food operations — no county-specific restrictions apply in Monona County. Two state pathways: (1) Cottage food exemption — no license, no cap, direct sales only; (2) HFPE license (\$50/year) — allows some TCS foods and indirect retail sales up to \$50,000/year. Defaulted to state baseline.

**SOURCES VERIFIED AT RESEARCH TIME**

<https://dial.iowa.gov/licenses/food-establishments-hotels/cottage-food-law>

<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/monona-county-discuss>

## Bordering counties — cottage food law

| Regulation                 | Monona County  | Crawford County  | Harrison County  |
|----------------------------|--|--|--|
| HOME KITCHEN ALLOWED       | Yes  | Yes  | Yes  |
| SEPARATE DEDICATED KITCHEN | No   | No   | No   |
| PETS ALLOWED               | No specific pet restriction in Iowa cottage food law.  | No state or county-specific rule found; good practice is to exclude pets from food prep areas.   | No state or county-specific rule found; good practice is to exclude pets from food prep areas.   |
| INSPECTION REQUIRED        | No   | No   | No   |
| ON-SITE CUSTOMER PICKUP    | Yes  | Yes  | Yes  |
| ON-SITE SIGNAGE            | Yes  | Conditional  | Conditional  |
| DELIVERY / PICKUP          | Direct sales only under cottage food exemption. Allowed venues: home, farmers markets, roadside stands, special events, online (direct to c... | Direct-to-consumer sales only under the cottage food exemption. Customers may pick up at home, or operator may sell at farmers markets, roa... | Direct-to-consumer sales only under the cottage food exemption. Customers may pick up at home, or operator may sell at farmers markets, roa... |
| HOME OCCUPATION PERMIT     | No   | Conditional  | Conditional  |
| LOCAL BUSINESS LICENSE     | No   | No   | No   |
| RESTRICTIONS               | Iowa cottage food law (§137F.20, amended 2022 by HF 2431) allows sale of non-TCS shelf-stable foods directly to consumers from a private re... | No license, registration, or inspection required under Iowa cottage food exemption (Iowa Code §137F.20). Allowed non-TCS foods include bake... | No license, registration, or inspection required under Iowa cottage food exemption (Iowa Code §137F.20). Allowed non-TCS foods include bake... |
| FOOD STORAGE               | Non-TCS (non-time/temperature control for safety) shelf-stable foods only. Acidified foods (pickles, salsas) allowed if each batch is pH-te... | Cottage food products must be stored to prevent contamination; TCS foods not permitted under the cottage food exemption.                       | Cottage food products must be stored to prevent contamination; TCS foods not permitted under the cottage food exemption.                       |
| POPULATION                 | 8,671  | 17,426   | 14,049   |

## State context — Iowa cottage food law

Monona 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 Monona County's specific zoning rules, permits, and what other home bakers are seeing locally.

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

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