

## COTTAGE FOOD LAW REPORT

# Monroe County

Iowa · Albia · FIPS 19135 · Population 7,373 · Crosodo Index #252\*

## 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: MONROE COUNTY

CROSODO INDEX #252\* · FIPS 19135 · Albia

# Monroe County

Population 7,373 · 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 Monroe 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 Monroe 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 Monroe 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/monroe-county-discuss>

## State context — Iowa cottage food law

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

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

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