

COTTAGE FOOD LAW REPORT

Tama County

Iowa · Toledo · FIPS 19171 · Population 16,738 · Crosodo
Index #266*

STATE BASELINE

Iowa Code §137F.1 / §137F.20

STATE TIER

Good

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.

IOWA: TAMA COUNTY

CROSODO INDEX #266* · FIPS 19171 · Toledo

Tama County

Population 16,738 · 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 Tama 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 Tama 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 Tama 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/tama-county-discuss>

Bordering counties — cottage food law

| Regulation | Tama County | Benton County | Grundy 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 | 17,017 | 25,645 | 12,241 |

State context — Iowa cottage food law

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

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