

COTTAGE FOOD LAW REPORT

Saginaw County

Michigan · Saginaw · FIPS 26145 · Population 189,821 ·
Crosodo Index #982*

STATE BASELINE	STATE TIER	ANNUAL SALES CAP (STATE)	CONFIDENCE	LAST VERIFIED
MCL §289.4102	Great	50000	MEDIUM	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.

How to start — 60-second path

Saginaw County, Michigan — permit, pickup, and label steps before the full county rules.

HOME KITCHEN ALLOWED?

Yes

STATE SALES CAP

50000

HOME OCCUPATION PERMIT?

Varies

ON-SITE / PORCH PICKUP?

Yes

INSPECTION

No

PETS

No explicit state pet restriction for cottage food, but good manufacturing practices apply; pets should not be in food prep areas during production.

BEFORE YOU SELL FROM THIS ADDRESS

- ☐ **1. Menu** — Confirm each product under Michigan cottage food rules (county cannot expand a state ban).
- ☐ **2. Pickup & zoning** — Home occupation and porch pickup cells above; HOA/lease may still block customer traffic.
- ☐ **3. Local tax / license** — Business license or sales tax certificate if your city/parish requires it (common even with no state food permit).
- ☐ **4. Training** — Food handler or state registration before market day.
- ☐ **5. Labels** — Disclaimer, allergens, ingredients, net quantity, producer info.
- ☐ **6. Call if unclear** — County health and planning for your exact address.

LABEL FIELDS TO INCLUDE

- ☐ Product name · producer name · address (or allowed alternative)
- ☐ Ingredients by weight · major allergens · net weight/quantity
- ☐ Michigan home-kitchen disclaimer (see live label one-pager)

CONTINUE ONLINE

[Open the live county page →](#)

[Michigan label one-pager →](#)

[Local notes & questions →](#)

Planning path only — not legal advice. Rules change. Always verify with state and local offices before selling.

MICHIGAN: SAGINAW COUNTY

CROSODO INDEX #982* · FIPS 26145 · Saginaw

Saginaw County

Population 189,821 · State baseline: MCL §289.4102 · **MEDIUM**

QUICK VIEW FOR BAKERS IN THIS COUNTY

HOME KITCHEN ALLOWED?

Yes (Must use residential kitchen. Sales cap \$50,000/year (raised from \$25,000 by 2025 HB 4122, effective March 2026). Direct sales only; no consignment or wholesale. Non-potentially hazardous foods only.)

SEPARATE KITCHEN REQUIRED?

No

PETS ALLOWED?

No explicit state pet restriction for cottage food, but good manufacturing practices apply; pets should not be in food prep areas during production.

HOME OCCUPATION PERMIT?

Varies (Michigan state law (MCL §289.4102) does not require a permit from the local health department. Local zoning/township may require a home occupation permit. Saginaw County unincorporated areas governed by township zoning; City of Saginaw has separate ordinances. Producers should check with local township or city.)

ON-SITE / PORCH PICKUP?

Yes

INSPECTION REQUIRED?

No (No routine inspection. Complaint-based investigation possible via MDARD.)

Home kitchen rules

HOME KITCHEN ALLOWED	Yes — Must use residential kitchen. Sales cap \$50,000/year (raised from \$25,000 by 2025 HB 4122, effective March 2026). Direct sales only; no consignment or wholesale. Non-potentially hazardous foods only.
SEPARATE DEDICATED KITCHEN	No
PET RESTRICTIONS	No explicit state pet restriction for cottage food, but good manufacturing practices apply; pets should not be in food prep areas during production.
WATER SUPPLY	Potable water from municipal or tested private supply.
HANDWASHING	Standard handwashing required per GMP; no state-mandated separate handwashing sink required.
FOOD STORAGE	Store products in clean, pest-free area separate from non-food items.

Inspection & permitting

INSPECTION REQUIRED	No — No routine inspection. Complaint-based investigation possible via MDARD.
HOME OCCUPATION PERMIT	Varies — Michigan state law (MCL §289.4102) does not require a permit from the local health department. Local zoning/township may require a home occupation permit. Saginaw County unincorporated areas governed by township zoning; City of Saginaw has separate ordinances. Producers should check with local township or city.
LOCAL BUSINESS LICENSE	Varies

Customer-facing rules

ON-SITE CUSTOMER PICKUP	Yes
ON-SITE SIGNAGE	Conditional
DELIVERY / PICKUP RULES	Direct sales allowed at home, farmers markets, online orders with in-state delivery (virtual interaction required under 2025 amendment).
MAX EMPLOYEES IN HOME	No state restriction on household member participation; non-household employees not addressed under cottage food law.

Relevant county code

Township/City zoning ordinances vary; no county-level specific cottage food code found.

RESEARCH NOTES

Michigan state law is the primary regulatory framework; no county-level cottage food code found. State allows home kitchen production of non-PHF foods up to \$50,000/year (2025 amendment). Saginaw County has no separate county health department cottage food page identified. Local township zoning requirements vary.

SOURCES VERIFIED AT RESEARCH TIME

<https://www.saginawcounty.gov>

<https://www.michigan.gov/mdard/food-dairy/cottage-foods>

<https://www.legislature.mi.gov/Laws/MCL?objectName=MCL-289-4102>

Questions about this county? Local notes and a place to leave a question: crosodo.com/nb/michigan/saginaw-county-discuss

Bordering counties — cottage food law

Regulation	Saginaw County	Genesee County	Bay County
HOME KITCHEN ALLOWED	Yes	Conditional	Yes
SEPARATE DEDICATED KITCHEN	No	No	No
PETS ALLOWED	No explicit state pet restriction for cottage food, but good manufacturing practices apply; pets should not be in food prep areas during pr...	No specific state restriction; standard food safety practices apply.	No specific state pet restriction, but standard sanitation practices apply.
INSPECTION REQUIRED	No	No	No
ON-SITE CUSTOMER PICKUP	Yes	Yes	Yes
ON-SITE SIGNAGE	Conditional	Conditional	Conditional
DELIVERY / PICKUP	Direct sales allowed at home, farmers markets, online orders with in-state delivery (virtual interaction required under 2025 amendment).	Direct to consumer only. No consignment, wholesale, or sales to retail/food establishments. Online sales with face-to-face or virtual inter...	Direct-to-consumer only. Online, mail order, and third-party delivery permitted (2025 amendment). No wholesale or consignment.
HOME OCCUPATION PERMIT	Varies	Conditional	Conditional
LOCAL BUSINESS LICENSE	Varies	Varies	Varies
RESTRICTIONS	Must use residential kitchen. Sales cap \$50,000/year (raised from \$25,000 by 2025 HB 4122, effective March 2026). Direct sales only; no con...	Michigan cottage food law (MCL §289.4102) allows non-potentially hazardous foods from home kitchens with annual gross sales cap of \$50,000 ...	Michigan allows non-potentially hazardous foods from home kitchens. Annual sales cap of \$50,000 (raised by 2025 HB 4122, effective March 20...
FOOD STORAGE	Store products in clean, pest-free area separate from non-food items.	Non-TCS shelf-stable foods only. Specific approved buttercream frosting recipes permitted.	Non-potentially hazardous foods only. Acidified foods, low-acid canned foods, fruit butters, pickles, fermented foods, salsas, sauces, ketc...
POPULATION	189,821	405,280	103,752

State context — Michigan cottage food law

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

STATUTE

MCL §289.4102

ANNUAL SALES CAP

50000

REGISTRATION REQUIRED

No

FOOD HANDLER CERT

No

KITCHEN INSPECTION

No

DIRECT SALES ONLY

Yes

INDIRECT SALES

No — Sales through retail stores, restaurants, or wholesale are prohibited. Online sales, mail order, and third-party delivery platform sales (e.g., DoorDash) are allowed in-state only, but require the producer to offer the customer an opportunity to directly interact (face-to-face or virtually) before purchase. A separate \$75,000 cap applies if all products are priced at \$250 or more per item. Honey and maple syrup have a separate exemption permitting indirect retail sales up to \$15,000/year.

For the full state-level analysis including the verbatim statute text, see the [Michigan cottage food law report](#) on Crosodo, or open the live guide: crosodo.com/states/michigan.

STATE-LEVEL REFERENCES

State statute: <https://www.legislature.mi.gov/Laws/MCL?objectName=MCL-289-4102>

State dept cottage food page: <https://www.michigan.gov/mdard/food-dairy/cottage-foods>

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

Questions about Saginaw County? Local notes and a place to leave a question are on Crosodo. We monitor new threads — start with zoning, permits, or porch pickup.

crosodo.com/nb/michigan/saginaw-county-discuss

Classifieds

Resources for cottage food & home bakers · crosodo.com/advertise

NATIONAL

SUPPLIES

Advertise here — Supplies

Reach home bakers across the country. crosodo.com/advertise

COURSES

Advertise here — Courses

Reach home bakers across the country. crosodo.com/advertise

INSURANCE

Advertise here — Insurance

Reach home bakers across the country. crosodo.com/advertise

LOCAL

Advertise here

Reach home bakers in Saginaw County, Michigan. Supply stores, farmers markets, kitchen rentals, and bakery services welcome.

crosodo.com/advertise

Your business here

Local cottage food listings, kitchen rentals, co-packer referrals, and community events — post yours on Crosodo.

crosodo.com/nb/michigan/saginaw-county-discuss

Free ad space available

Let us know if you're a non-profit or community organization. Farmers markets, kitchen rentals, and cottage food events near you welcome.

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