Baker's Notes: What Home Bakers Report, Organized as an FAQ

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This free report collects what home bakers say about getting started: permits, classes, zoning, labels, pets, frosting, taxes, and fees. We gather these notes from public conversations among home bakers, remove every name, and sort them by question.

Baker reports are unofficial. They are real experiences, but people remember things differently and rules change. Each answer starts with a short summary, then what bakers report, tagged by state in plain words. Where we found a clear official source, a separate box shows what the official page says, with the link.

Conflicting reports are flagged. When bakers disagree, both reports are kept and marked [Conflicting reports]. The official page is the way to settle it.

Place not known. Some notes didn't say which state they came from. Those are labeled "Place not known" so you can weigh them accordingly.

We keep updating this report as new notes come in.

Not legal advice. Confirm your own setup with your state agency and your city or county before you sell.

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Getting started and licensing

Is there one home baker certification I need?

No. There is no national certification. Each state sets its own cottage food rules, and some states hand parts of the job to counties, cities, or towns.

WHAT BAKERS REPORT

- Someone in Virginia suggested first steps: read the state agriculture department's website on what you can and can't sell, check your county's zoning, and contact the state tax department about sales tax.
- Someone said requirements depend on your state and sometimes your county, and called New Jersey the toughest state to get approved in.

What official pages say. Michigan's agriculture department says the state food law "exempts cottage food operations from licensing and inspection provisions." New Jersey, by contrast, issues a Cottage Food Operator's Permit.
https://www.michigan.gov/mdard/food-dairy/cottage-food · https://www.nj.gov/health/cottagefood/

Who is in charge, the state or the county?

Usually the state decides which foods you can make, and the county or city handles zoning and the business license. Bakers in the same state sometimes disagree, so check the agency page.

WHAT BAKERS REPORT

- Someone in Henrico County, Virginia asked whether a county license is needed without a state license, and whether a home inspection is required. Replies said the state does not license or inspect the cottage path, and county rules vary.
- Someone in Virginia said the state agriculture department runs the cottage food rules, not the health department.
- Someone in South Carolina said they had to send a lot of details to the state Department of Agriculture and need approval every time they add a product. Their county said they could get a license once the state's email came. **[Conflicting reports]**
- Another baker in South Carolina replied that the Department of Agriculture does not require a food permit, license, or home kitchen inspection for non-hazardous foods, and that any license or permit comes from your county. **[Conflicting reports]**

What official pages say. South Carolina: "SCDA does not issue permits, licenses, certificates, or registrations of HBFP operators." The state offers a voluntary ID number on request. This settles the South Carolina disagreement above on the state side; local permits are a separate question.
https://agriculture.sc.gov/permits-and-inspections/retail-food-safety/ · https://agriculture.sc.gov/wp-content/uploads/2026/01/SCHome-basedFoodProductionLawBook2025_digital.pdf

What official pages say. Massachusetts: home kitchens selling direct to consumers "are inspected and permitted by the local board of health in the city or town." California: the state health department "does not permit or register Cottage Food Operations"; you register with your county Environmental Health Department.
https://www.mass.gov/info-details/residential-kitchen-questions-and-answers · https://www.cdph.ca.gov/Programs/CEH/DFDCS/Pages/FDBPrograms/FoodSafetyProgram/CottageFoodOperations.aspx

What official pages say. Virginia: exempt home operations skip VDACS inspection, permits, and the $40 annual inspection fee, but must follow all other laws.
https://www.vdacs.virginia.gov/pdf/homefoodexemptionsfaq.pdf

What was the local sign-up like?

Bakers describe very different experiences, even in neighboring cities. Going in person often worked better than calling.

WHAT BAKERS REPORT

- Someone in Portsmouth, Virginia asked how to get set up to sell brownies and cookies from home or at a farmers market. Their calls to City Hall were transferred and nobody called back.
- Someone in Portsmouth, Virginia said they finished licensing in person in one afternoon at the city office after phone calls went unanswered. Staff walked them through it.
- Someone in Newport News, Virginia said they forwarded the state's cottage exemption email straight to the city and it worked. If your city is difficult, they suggest asking the state to talk to the city.

Do I need an LLC or insurance?

Bakers often recommend both for peace of mind. Ask your state's business office and an insurance agent whether you need them.

WHAT BAKERS REPORT

- Some bakers in Virginia recommend forming an LLC through the State Corporation Commission, about $50 a year, to protect personal assets.
- Some bakers in Virginia recommend liability insurance for peace of mind, and named one low-cost option.
- Someone in York County, Virginia, who has baked on the cottage path since 2004 and once ran a shop, said they set up an LLC, carry liability insurance, and needed neighborhood or HOA approval for a home business.

Training and exams

Do I need a food handler card or a food manager certificate?

It depends on the state and the path you choose. Some require a manager-level certificate, some require a short course, and some say nothing.

WHAT BAKERS REPORT

- A reply in Virginia said an ANSI-accredited Food Protection Manager course fits that application, and that examples are in the application guide.
- Someone in Virginia said food handler training is required for the inspected home path, and that the state told them the certification test itself is not required, though the certificate is still recommended.
- Someone in Virginia said a food manager certification was needed for their path, with classes run through Virginia Tech several times a year, partly aimed at restaurants.
- Someone in Virginia quoted the manufacturer application's food safety training rule and said they confirmed you must take an official exam and send the certificate with the application. This conflicts with another Virginia report above. **[Conflicting reports]**
- Someone in Virginia said no food safety course is required on the cottage path, but a food handler card or food manager certificate helps with sales.
- Someone moving to Virginia from New York asked whether a New York food handler card carries over. No answer was visible.

What official pages say. New Jersey asks for "A food protection manager certificate" before you apply. California requires a cottage food operator course within three months of registering and every three years. The Virginia VDACS FAQ does not mention training for exempt cottage bakers. https://www.nj.gov/health/cottagefood/ · https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=HSC&sectionNum=114365.2. · https://www.vdacs.virginia.gov/pdf/homefoodexemptionsfaq.pdf

What are the courses and exams like?

Bakers say the food handler course is short and easy, and the manager exam takes more study. Both are often available online.

WHAT BAKERS REPORT

- **Place not known.** Someone said food manager exams lean on memorization, like cooking temperatures and the order food goes in the fridge, and that the plumbing questions were the hardest. They passed with 89%.
- **Place not known.** Another baker pointed out that chicken has to be cooked to 165°F.
- **Place not known.** Bakers describe the food handler course as easy and mostly common sense, and the food manager exam as harder.
- **Place not known.** One baker said they retake a food safety certification about every two years for work, and have held one for about 20 years.

- **Place not known.** Bakers say the food safety exam can be taken online, even from a phone. One reply asked which state, because requirements differ.
- **Place not known.** Bakers describe online food handler courses with videos, quiz questions along the way, and a study guide that closely matches the test. Their tip: focus on temperatures and the danger zone.
- **Place not known.** Someone said they are ServSafe manager certified. Most health departments offer courses, or you can take them online. They took the course and the test in person in one day.

Zoning and local rules

Do I need zoning approval?

Often yes, even when the state asks for nothing. A state exemption does not override local zoning, and pickup at your home is the usual sticking point.

WHAT BAKERS REPORT

- Someone in Portsmouth, Virginia said to get zoning clearance first from the Zoning office, then apply for the business license at the Commissioner of the Revenue.
- Someone in Albemarle County, Virginia said local rules mostly mirror the state, the Home Occupation Permit is the step people most often miss, labels need sub-ingredients, and sellers should charge the right sales tax in Charlottesville.
- Someone in Chesapeake, Virginia said their business license was turned down over zoning because their zoning level doesn't allow customers at the house, even for quick pickups. They planned to reapply with no pickup at home.
- Bakers in Virginia point out that a state inspection does not take care of local zoning. Cities and counties still decide land use.
- Someone in Michigan said their city bans porch sales and signs but still charges the full city license fee. They plan to ask the city council to change it.

What official pages say. New Jersey lists "Approval from your local zoning board" as a first step. Michigan says cottage operations must still follow "local ordinances." South Carolina points bakers to the Small Business Development Center (803-777-0749) for local permitting and zoning. https://www.nj.gov/health/cottagefood/ · https://www.michigan.gov/mdard/food-dairy/cottage-food · https://agriculture.sc.gov/wp-content/uploads/2026/01/SCHome-basedFoodProductionLawBook2025_digital.pdf

Do I need a business license?

Bakers in most places say yes, from the city or county where you sell. The cottage food agency usually doesn't issue it.

WHAT BAKERS REPORT

- Someone in a city near Portsmouth, Virginia said to go to City Hall in person for the business license. Staff helped with monthly tax setup, a fictitious name, and zoning, often in one day. They remembered the yearly license as about $50.
- Someone in the Hampton Roads area of Virginia said there is no separate cottage license. You get a regular business license and sell shelf-stable desserts under the state cottage law. What vendors need varies by event.
- Someone in York County, Virginia said you need a tax ID, a business license where you sell, and a fictitious name registered online. They found the courthouse staff helpful.
- Two bakers in Virginia Beach, Virginia said that on the cottage path they only needed a city business license, with zoning approval as part of it.

- The same baker in South Carolina said the next steps were registering the business name on the state website, passing zoning, and getting a business license.

Where you can sell

What do farmers markets and events ask for?

Each market sets its own vendor rules. Bakers mention short food safety courses, event licenses, insurance, and extra local taxes.

WHAT BAKERS REPORT

- Bakers in Virginia say some farmers markets ask for a short online food safety course (about 20 minutes), a special events license if you sell outside your home city, extra city taxes that month, and sometimes insurance.
- Someone in Virginia said that while your inspected application is pending you can still sell at farmers markets, outdoor events, and pop-ups on the cottage path.

Can I sell online, deliver, or ship?

Some states allow it within the state, some don't allow shipping at all.

WHAT BAKERS REPORT

- Someone in Virginia said cottage bakers can sell directly at farm markets and events, and can now sell online, deliver, and ship within Virginia.

What official pages say. Virginia: you can sell by phone, online, or at any location and deliver "in person, by mail, or by delivery service," within the state. Connecticut: "Products may not be shipped to customers." Michigan allows internet or mail order within Michigan if the customer can interact with you before the sale.
https://www.vdacs.virginia.gov/pdf/homefoodexemptionsfaq.pdf · https://portal.ct.gov/dcp/cottage-foods · https://www.michigan.gov/mdard/food-dairy/cottage-food

Sell to stores and wholesale

Can I sell to shops, cafes, or antique malls?

In many states, not on the cottage path. Selling for resale usually needs an inspected kitchen or a wholesale license. A few states do allow store sales.

WHAT BAKERS REPORT

- Someone in Virginia Beach, Virginia asked about the smallest Manufacturer permit so they could sell in vintage malls and shops from an inspected commercial kitchen, and what certification and inspection paperwork that takes.
- Someone in Virginia said there is no plan for a 2027 law change to allow limited wholesale on the cottage path. The state is said to prefer improving the inspected home path instead.
- Someone in Virginia, relaying a talk with a state agriculture supervisor, said vintage stores and antique malls count as retail stores. Cottage bakers can't sell there and would need to apply as a Manufacturer.
- Someone in Virginia said cottage bakers can't sell wholesale to restaurants or stores.

What official pages say. Virginia: exempt foods "cannot be sold for resale, for consignment, for use or consumption in retail food establishments, to other businesses, or across state lines." South Carolina allows sales to retail stores if the store posts the required sign. Massachusetts requires a separate wholesale license for selling to a supermarket or restaurant. https://www.vdacs.virginia.gov/pdf/homefoodexemptionsfaq.pdf · https://agriculture.sc.gov/wp-content/uploads/2026/01/SCHome-basedFoodProductionLawBook2025_digital.pdf · https://www.mass.gov/info-details/residential-kitchen-questions-and-answers

What is the step up to an inspected home kitchen?

Several states offer an inspected home or commercial path for foods and sales the cottage rules don't cover. It takes an application, an inspection, and usually more paperwork.

WHAT BAKERS REPORT

- Some bakers in Virginia say that if the commercial kitchen you rent is already inspected by the health department, the agriculture department checks with them after reviewing your application.
- Someone in Virginia wanted an inspected kitchen so they could do farmers markets and vending, including refrigerated items.
- Someone in Virginia pointed to the state's manufactured food permit application and said pets that can't be closed off and local zoning are the usual roadblocks.
- Someone in Virginia Beach, Virginia described the inspected home path: zoning first, a manager food protection certificate, landlord or HOA approval if renting, a permanent door to keep pets out, and submitting each new recipe and label. They said it took about 3 weeks for the application and 1 more to schedule the inspection.
- Bakers in Virginia say that since July 2026 the inspected home path uses one combined application. You send three sample recipes but still list everything you plan to sell.

- Someone in Virginia asked people applying under the new inspected-home application to share how it went so the feedback can reach the state, and said the state would hold a webinar if a group hosts one.
- Someone in Virginia described a "Maker" level between cottage and commercial that needs a food manager certificate and a state inspection of the home kitchen, and allows wholesale, frozen items, and more. The state's documents don't use that name; it sounds like the inspected home manufacturer permit.

What official pages say. Virginia's manufactured food permit form says to apply at least 60 days before opening, expect a preoperational inspection, and pay a $40 annual inspection fee billed later. Home applications must keep pets out of processing and storage areas with solid hinged doors that latch. https://vdacs.tl.virginia.gov/pdf/manufacturedfoodpermitapplication.pdf

Labels

What goes on my label?

Every state has a list. Most ask for your name and address or ID number, the product name, ingredients in order by weight, allergens, and a home kitchen statement.

WHAT BAKERS REPORT

- Someone in Chesapeake, Virginia shared a small homemade cookie label with nested sub-ingredients, an allergen line, a processed date, and the state statement.
- Someone in Virginia said label examples are on a state website but didn't give a link.
- Someone said California's process is somewhat complicated, labels need at least six specific items, and each label must be pre-approved by the county.

What official pages say. California law lists "Made in a Home Kitchen" in 12-point type, the product name, the operation's name, the permit or registration number with the issuing county, and ingredients, plus federal labeling rules. We did not find a state page saying each label needs county pre-approval; ask your county. https://leginfo.legislature.ca.gov/faces/codes_displaySection.xhtml?lawCode=HSC&sectionNum=114365.2.

What official pages say. Virginia requires your name, address or P.O. box, phone, date processed, and NOT FOR RESALE PROCESSED AND PREPARED WITHOUT STATE INSPECTION. South Carolina requires PROCESSED AND PREPARED BY A HOME-BASED FOOD PRODUCTION OPERATION THAT IS NOT SUBJECT TO SOUTH CAROLINA'S FOOD SAFETY REGULATIONS. https://www.vdacs.virginia.gov/pdf/homefoodexemptionsfaq.pdf · https://agriculture.sc.gov/wp-content/uploads/2026/05/Home-basedFoodProduction2026.pdf

Pets and kitchens

Can I bake with pets in the house?

On most cottage paths, bakers say yes with good habits. For an inspected home kitchen, pets must be kept out behind a real door.

WHAT BAKERS REPORT

- Bakers in Virginia say an inspected home kitchen needs to close off from pets. If it can't, they stay on the cottage path with the required uninspected-food label.
- Someone in Virginia with cats said they would need a separate kitchen for the inspected path. Putting pets outside while baking was not treated as enough.
- Someone in Virginia quoted the home manufacturer rule on pets: solid doors with hinges that latch. Baby gates or shutting pets in another room don't count.
- Someone in Virginia said that if you have pets and can't keep the kitchen closed off at all times, the other option is an inspected commercial kitchen, like a community kitchen or restaurant.

What official pages say. Virginia home manufacturer applications require pets excluded from processing and storage areas with solid hinged doors that latch; baby gates do not satisfy it. https://vdacs.tl.virginia.gov/pdf/manufacturedfoodpermitapplication.pdf

What equipment do bakers mention?

Mostly sinks, dishwashers, and food-safe storage. Requirements are set by the inspecting agency.

WHAT BAKERS REPORT

- **Place not known.** A small home bakery showed a large food-safe commercial bin on a dolly holding about 75 pounds of flour.
- Someone in Virginia said their inspected home kitchen passed with a two-compartment sink and a dishwasher instead of a three-compartment sink, as long as the dishwasher ran hot enough, which they showed with temperature strips.

Foods and shelf-stable recipes

What foods are off limits?

In most states, anything that needs a fridge to stay safe. Cheesecake, custard, and cream fillings come up most.

WHAT BAKERS REPORT

- Bakers in Virginia discussed baking soft cheese into a cake. Replies said that if it still needs a fridge after baking, it is not allowed under cottage law.
- Bakers in Virginia treat hard cheeses and herbs as low-risk and soft cheeses as off limits, and say items must be cooked and shelf stable.
- Bakers in Virginia say cheesecake needs refrigeration and is not allowed under the cottage rules.
- Someone in Michigan said the cottage path there is very limited: no refrigerated foods, no meat, no dairy.

What official pages say. Massachusetts lists "cream-filled pastries, cheesecake, custard" among foods a home kitchen may not make. South Carolina lists cheesecake under foods not allowed. Virginia lists cheesecakes among baked goods that may not qualify.
https://www.mass.gov/info-details/residential-kitchen-questions-and-answers · https://agriculture.sc.gov/wp-content/uploads/2026/05/Home-basedFoodProduction2026.pdf · https://www.vdacs.virginia.gov/pdf/homefoodexemptionsfaq.pdf

Can I use butter or cream cheese in frosting?

Butter depends on the recipe. Real cream cheese frosting is usually treated as off limits on the cottage path.

WHAT BAKERS REPORT

- Bakers in Virginia treat cream cheese frosting as not sellable on the cottage path, and share high-sugar glaze swaps made with water, evaporated milk, cream cheese flavoring, or coffee.
- Someone in Virginia said their county doesn't allow butter in icing. Two others replied that cottage rules are statewide, everything must be shelf stable, and butter is fine with a tested shelf-stable recipe. **[Conflicting reports]**
- Someone in Virginia shared the Kansas State frostings and fillings data as a list of shelf-stable recipes, and said to make them exactly as written, with no swaps or changed amounts.

What official pages say. Virginia's VDACS FAQ says buttercream "may be TCS or non-TCS depending on the recipe" and lists cream cheese-based frostings among foods that may need temperature control. It links Kansas State frosting research.
https://www.vdacs.virginia.gov/pdf/homefoodexemptionsfaq.pdf · https://www.rrc.k-state.edu/doc/judging/FrostingsFillingsData.pdf

How do I know if a recipe is shelf stable?

A lab test, or a recipe that has already been tested and is made exactly as written.

WHAT BAKERS REPORT

- Someone in Virginia said the sure way to know whether a food needs refrigeration is a lab test or a recipe that has already been tested. Water activity in the finished product matters.
- Someone in Chesapeake, Virginia said a marshmallow fluff filling with butter, powdered sugar, and vanilla should be shelf stable because marshmallows are.

What official pages say. Virginia's FAQ says borderline recipes may need lab testing by a food processing authority. Massachusetts says a regulator may ask for lab evidence such as pH or water activity.
https://www.vdacs.virginia.gov/pdf/homefoodexemptionsfaq.pdf ·
https://www.mass.gov/info-details/residential-kitchen-questions-and-answers

Are any states allowing refrigerated or hot foods?

A few states are expanding their laws. Check the agency's page for the exact start date and rules.

WHAT BAKERS REPORT

- **Place not known.** People described a new law in their state allowing one food that needs heating or refrigeration, such as tamales, with an extra food safety class, yearly state registration, and a registration number on every package.

Taxes

Do I charge sales tax?

Often yes. Sales tax is a question for your state's tax department, not the cottage food agency.

WHAT BAKERS REPORT

- Someone in a Virginia city near Portsmouth said cottage sellers may need to collect sales tax at the sale, and remembered paying about 1% a month in local tax. That is their memory, not a published rate.
- Someone in South Carolina said they need a business license because South Carolina charges sales tax on prepared food.

Fees, timelines, and sales caps

How much does it cost and how long does it take?

It varies a lot. The amounts below are what individual bakers paid or waited, not set prices.

WHAT BAKERS REPORT

- Someone in Chesterfield County, Virginia said they sent documents and product descriptions and approval took several weeks. They recommend calling the county.
- Someone in Virginia said the manufacturer application can take at least 10 weeks.
- Someone in Massachusetts said to search your city's website for a cottage license. It cost them $300 just for the city, plus $300 for the online courses they had to take.

What official pages say. New Jersey lists a $100 permit fee. Massachusetts and California leave local fees to the city, town, or county.
https://www.nj.gov/health/cottagefood/

Is there a limit on how much I can sell?

Some states cap yearly sales and some don't. Caps change often, so check the current law.

WHAT BAKERS REPORT

- Someone in Michigan said the cottage sales cap was raised to $50,000.
- Someone in Connecticut said the cottage sales cap there is $50,000.
- Someone in Virginia said there is no income limit for cottage food except on pickled foods.

What official pages say. Virginia's FAQ lists no sales limit for low-risk foods like baked goods, a $9,000 yearly cap for acidified vegetables such as pickles, and 250 gallons for honey. California's current caps are $75,000 for Class A and $150,000 for Class B.
https://www.vdacs.virginia.gov/pdf/homefoodexemptionsfaq.pdf · https://www.cdph.ca.gov/Programs/CEH/DFDCS/Pages/FDBPrograms/FoodSafetyProgram/CottageFoodOperations.aspx

About this report

This edition includes 76 baker notes, 4 flagged as conflicting and 9 with the place not known.

Notes are anonymized. We never print names, usernames, bakery names, or group names. Places are given as the state, and sometimes the city or county, the baker mentioned.

Official lines quote or summarize pages from state agencies and legislatures. Fees, caps, and forms change, so open the link and check the current version.

Not legal advice. Crosodo is not a government agency.