

COTTAGE FOOD LAW REPORT

Black Hawk County

Iowa · Waterloo · FIPS 19013 · Population 131,041 · Crosodo
Index #1568*

STATE BASELINE

Iowa Code §137F.1 / §137F.20

STATE TIER

Good

ANNUAL SALES CAP (STATE)

—

CONFIDENCE

MEDIUM

LAST VERIFIED

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

Black Hawk County, Iowa — permit, pickup, and label steps before the full county rules.

HOME KITCHEN ALLOWED?

Yes

STATE SALES CAP

—

HOME OCCUPATION PERMIT?

Varies

ON-SITE / PORCH PICKUP?

Yes

INSPECTION

No

PETS

Not explicitly prohibited; kitchen sanitation required.

BEFORE YOU SELL FROM THIS ADDRESS

- ☐ **1. Menu** — Confirm each product under Iowa 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
- ☐ Iowa home-kitchen disclaimer (see live label one-pager)

CONTINUE ONLINE

[Open the live county page →](#)

[Iowa label one-pager →](#)

[Local notes & questions →](#)

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

IOWA: BLACK HAWK COUNTY

CROSODO INDEX #1568* · FIPS 19013 · Waterloo

Black Hawk County

Population 131,041 · State baseline: Iowa Code §137F.1 / §137F.20 · MEDIUM

QUICK VIEW FOR BAKERS IN THIS COUNTY

HOME KITCHEN ALLOWED?

Yes (Iowa has two pathways: (1) Cottage food exemption (§137F.20): no license, no cap, direct sales only, non-TCS foods including pH-tested acidified foods. (2) Home Food Processing Establishment (HFPE) registration: allows broader foods including perishables and indirect retail sales. Local health departments may not impose additional restrictions per §137F.20(1).)

SEPARATE KITCHEN REQUIRED?

No

PETS ALLOWED?

Not explicitly prohibited; kitchen sanitation required.

HOME OCCUPATION PERMIT?

Varies (Black Hawk County zoning applies in unincorporated areas. City of Waterloo and Cedar Falls have separate home occupation rules. State law explicitly prohibits local governments from adding restrictions to cottage food exemption (§137F.20(1)).)

ON-SITE / PORCH PICKUP?

Yes

INSPECTION REQUIRED?

No (Iowa DIAL may investigate upon complaint. No routine inspection for cottage food exemption.)

Home kitchen rules

HOME KITCHEN ALLOWED

Yes — Iowa has two pathways: (1) Cottage food exemption (§137F.20): no license, no cap, direct sales only, non-TCS foods including pH-tested acidified foods. (2) Home Food Processing Establishment (HFPE) registration: allows broader foods including perishables and indirect retail sales. Local health departments may not impose additional restrictions per §137F.20(1).

SEPARATE DEDICATED KITCHEN

No

PET RESTRICTIONS

Not explicitly prohibited; kitchen sanitation required.

WATER SUPPLY

Potable water required.

HANDWASHING

Required per good food safety practices.

FOOD STORAGE

Non-TCS foods for cottage food exemption. Acidified foods (pH ≤4.6 or water activity ≤0.85) allowed if pH/water activity tested and production date labeled.

Inspection & permitting

INSPECTION REQUIRED

No — Iowa DIAL may investigate upon complaint. No routine inspection for cottage food exemption.

HOME OCCUPATION PERMIT

Varies — Black Hawk County zoning applies in unincorporated areas. City of Waterloo and Cedar Falls have separate home occupation rules. State law explicitly prohibits local governments from adding restrictions to cottage food exemption (§137F.20(1)).

LOCAL BUSINESS LICENSE

Varies

Customer-facing rules

ON-SITE CUSTOMER PICKUP	Yes
ON-SITE SIGNAGE	Conditional
DELIVERY / PICKUP RULES	Cottage food exemption: direct sales only (home, farmers markets, roadside stands, delivery). HFPE pathway: also indirect retail sales.
MAX EMPLOYEES IN HOME	Not specified.

Relevant county code

Iowa Code §137F.20 (cottage food exemption); §137F.8B (HFPE).

RESEARCH NOTES

State baseline (IA) confirmed: Iowa Code §137F.20. Black Hawk County govt URL confirmed. Black Hawk County includes Waterloo and Cedar Falls (University of Northern Iowa). State law prohibits local restrictions on cottage food exemption. County follows state baseline. Confidence medium.

SOURCES VERIFIED AT RESEARCH TIME

<https://www.blackhawkcounty.iowa.gov>

<https://dia.iowa.gov/food-safety/home-food-establishment>

<https://www.legis.iowa.gov/docs/code/137F.pdf>

<https://www.blackhawkcounty.iowa.gov>

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

Bordering counties — cottage food law

Regulation	Black Hawk County	Benton County	Bremer County
HOME KITCHEN ALLOWED	Yes	Yes	Yes
SEPARATE DEDICATED KITCHEN	No	No	No
PETS ALLOWED	Not explicitly prohibited; kitchen sanitation required.	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	Conditional	Conditional	Conditional
DELIVERY / PICKUP	Cottage food exemption: direct sales only (home, farmers markets, roadside stands, delivery). HFPE pathway: also indirect retail sales.	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	Varies	Conditional	Conditional
LOCAL BUSINESS LICENSE	Varies	No	No
RESTRICTIONS	Iowa has two pathways: (1) Cottage food exemption (§137F.20): no license, no cap, direct sales only, non-TCS foods including pH-tested acid...	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 foods for cottage food exemption. Acidified foods (pH ≤4.6 or water activity ≤0.85) allowed if pH/water activity tested and product...	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	131,041	25,645	24,798

State context — Iowa cottage food law

Black Hawk 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

Iowa Code §137F.1 / §137F.20

ANNUAL SALES CAP

—

REGISTRATION REQUIRED

No

FOOD HANDLER CERT

No

KITCHEN INSPECTION

No

DIRECT SALES ONLY

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](#) on Crosodo, or open the live guide: crosodo.com/states/iowa.

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 about Black Hawk 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/iowa/black-hawk-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 Black Hawk County, Iowa. 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/iowa/black-hawk-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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