

COTTAGE FOOD LAW REPORT

Clay County

Iowa · Spencer · FIPS 19041 · Population 15,888 · Crosodo
Index #499*

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.

How to start — 60-second path

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

HOME KITCHEN ALLOWED?

Yes

STATE SALES CAP

—

HOME OCCUPATION PERMIT?

Conditional

ON-SITE / PORCH PICKUP?

Yes

INSPECTION

No

PETS

No state or county-specific rule found; good practice is to exclude pets from food prep areas.

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: CLAY COUNTY

CROSODO INDEX #499* · FIPS 19041 · Spencer

Clay County

Population 15,888 · State baseline: Iowa Code §137F.1 / §137F.20 · MEDIUM

QUICK VIEW FOR BAKERS IN THIS COUNTY

HOME KITCHEN ALLOWED?

Yes (No license, registration, or inspection required under Iowa cottage food exemption (Iowa Code §137F.20). Allowed non-TCS foods include baked goods, candies, condiments, dried goods, pastries, preserves, and snacks. Acidified foods (pickles, salsas) allowed if each batch is pH-tested ($\text{pH} \leq 4.6$) or water-activity tested ($A_w \leq 0.85$) with production date labeled. Iowa Code §137F.20(1) expressly preempts local governments from adding restrictions beyond state law.)

SEPARATE KITCHEN REQUIRED?

No

PETS ALLOWED?

No state or county-specific rule found; good practice is to exclude pets from food prep areas.

HOME OCCUPATION PERMIT?

Conditional (Iowa rural county zoning ordinances typically require a home occupation permit or conditional use approval for home-based businesses in unincorporated areas. Business must be incidental to residential use with no exterior evidence of commercial activity and limited customer traffic. Iowa Code §137F.20(1) preempts food-specific restrictions; Iowa Code §414.33 preempts city-level home business restrictions. County zoning governs unincorporated areas.)

ON-SITE / PORCH PICKUP?

Yes

INSPECTION REQUIRED?

No (No routine inspection. Iowa DIAL (Dept. of Inspections, Appeals, and Licensing) may investigate upon complaint of foodborne illness.)

Home kitchen rules

HOME KITCHEN ALLOWED

Yes — No license, registration, or inspection required under Iowa cottage food exemption (Iowa Code §137F.20). Allowed non-TCS foods include baked goods, candies, condiments, dried goods, pastries, preserves, and snacks. Acidified foods (pickles, salsas) allowed if each batch is pH-tested ($\text{pH} \leq 4.6$) or water-activity tested ($A_w \leq 0.85$) with production date labeled. Iowa Code §137F.20(1) expressly preempts local governments from adding restrictions beyond state law.

SEPARATE DEDICATED KITCHEN

No

PET RESTRICTIONS

No state or county-specific rule found; good practice is to exclude pets from food prep areas.

WATER SUPPLY

No specific private water testing required under Iowa cottage food law.

HANDWASHING

Standard handwashing practices expected; no formal county requirement beyond state food safety guidance.

FOOD STORAGE

Cottage food products must be stored to prevent contamination; TCS foods not permitted under the cottage food exemption.

Inspection & permitting

INSPECTION REQUIRED	No — No routine inspection. Iowa DIAL (Dept. of Inspections, Appeals, and Licensing) may investigate upon complaint of foodborne illness.
HOME OCCUPATION PERMIT	Conditional — Iowa rural county zoning ordinances typically require a home occupation permit or conditional use approval for home-based businesses in unincorporated areas. Business must be incidental to residential use with no exterior evidence of commercial activity and limited customer traffic. Iowa Code §137F.20(1) preempts food-specific restrictions; Iowa Code §414.33 preempts city-level home business restrictions. County zoning governs unincorporated areas.
LOCAL BUSINESS LICENSE	No

Customer-facing rules

ON-SITE CUSTOMER PICKUP	Yes
ON-SITE SIGNAGE	Conditional
DELIVERY / PICKUP RULES	Direct-to-consumer sales only under the cottage food exemption. Customers may pick up at home, or operator may sell at farmers markets, roadside stands, or events. No wholesale or retail indirect sales under the cottage food exemption (separate HFPE license required for indirect sales).
MAX EMPLOYEES IN HOME	No specific limit under Iowa cottage food law; county home occupation rules may limit non-resident employees.

Relevant county code

Iowa Code §137F.20 (state preemption of local cottage food restrictions); county zoning ordinance home occupation provisions

RESEARCH NOTES

Iowa state baseline applies. Iowa Code §137F.20 expressly preempts local governments from restricting cottage food operations beyond state law. No Clay County-specific cottage food ordinance found. County zoning may require a home occupation permit for the business aspect but cannot add food safety restrictions beyond state law. Iowa DIAL reorganized in 2023 but cottage food rules unchanged. Medium confidence — county zoning ordinance text not directly retrieved.

SOURCES VERIFIED AT RESEARCH TIME

<https://www.claycountyiowa.org>

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

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

Bordering counties — cottage food law

Regulation	Clay County	Buena Vista County	Cherokee County
HOME KITCHEN ALLOWED	Yes	Yes	Yes
SEPARATE DEDICATED KITCHEN	No	No	No
PETS ALLOWED	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.	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	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...	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	Conditional	Conditional	Conditional
LOCAL BUSINESS LICENSE	No	No	No
RESTRICTIONS	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...	No license, registration, or inspection required under Iowa cottage food exemption (Iowa Code §137F.20). Allowed non-TCS foods include bake...
FOOD STORAGE	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.	Cottage food products must be stored to prevent contamination; TCS foods not permitted under the cottage food exemption.
POPULATION	15,888	19,620	11,227

State context — Iowa cottage food law

Clay 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** 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 Clay 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/clay-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 Clay 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/clay-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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