

COTTAGE BAKERY FROM HOME

Can I sell from my kitchen in Montgomery County, Iowa?

Home kitchen sales. Not a shop or rented commercial kitchen. Last verified 2026-05-06.

STATE FOOD PERMIT

No

HOME OCCUPATION

No

BUSINESS LICENSE

No

SALES CAP

—

IOWA RULES. OPEN THESE FIRST.

[Iowa permits PDF](#)[Iowa cottage food law page](#)[Iowa Department of Inspections and Appeals cottage food program](#)[Statute: Iowa Code §137F.1 / §137F.20](#)**NOT LEGAL ADVICE**

This is what it takes to sell from a home kitchen in Montgomery County. Confirm each step with Planning, Health, and the license office before you sell.

What you need

Montgomery County, Iowa. File every Yes. Confirm every Check or Ask. Stay under the sales cap.

STATE FOOD PERMIT

No

ANNUAL SALES CAP

—

HOME OCCUPATION / ZONING

No

LOCAL HEALTH

No

BUSINESS LICENSE

No

PICKUP AT THE HOUSE

Yes

HOME KITCHEN ONLY

If you want a shop or a rented commercial kitchen, these rows do not apply.

CONTINUE ONLINE

[Iowa permits PDF →](#)

<https://crosodo.com/reports/pdf/permits/iowa.pdf>

[Iowa cottage food law page →](#)

<https://crosodo.com/states/iowa>

[Permit page for this place →](#)

<https://crosodo.com/what-permits/iowa/montgomery-county>

[Montgomery County cottage food law page →](#)

<https://crosodo.com/states/iowa/montgomery-county>

Not legal advice. Rules change. Confirm with the office before you file.

Where to file

State

Iowa registration: No. Routine kitchen inspection: No. 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.

Iowa permits PDF: crosodo.com/reports/pdf/permits/iowa.pdf

State law page: crosodo.com/states/iowa

Iowa Department of Inspections and Appeals: <https://dia.iowa.gov/food-safety/home-food-establishment>

Statute: [Iowa Code §137F.1](#) / [§137F.20](#)

Zoning / home occupation

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 Montgomery County.

Health

No. No routine inspection for cottage food operations. Home Food Processing Establishment (HFPE) license pathway requires initial inspection.

Business license

No

Pickup / delivery

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.

If you rent a commissary kitchen

DIA licenses food establishments. Iowa cottage food is an exemption. A commissary or food establishment is licensed by the Department of Inspections, Appeals, and Licensing (or the local board of health where they inspect).

Official source: [Iowa DIAL food establishments](#)

Local health office we have on file: <https://www.montgomerycounty.gov>

This file is the home-kitchen path. A rented kitchen uses a different permit. Ask the kitchen manager which license they expect, then call the local health office.

SOURCES

<https://www.montgomerycounty.gov>

<https://dial.iowa.gov/licenses/food-establishments-hotels/cottage-food-law>

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

Montgomery County and nearby places

Regulation	Montgomery County	Cass County	Fremont 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	10,285	13,193	6,974

More pages for this place

These Crosodo pages cover the same home cottage-food path:

Iowa permits PDF: crosodo.com/reports/pdf/permits/iowa.pdf

Iowa cottage food law: crosodo.com/states/iowa

Montgomery County cottage food law: crosodo.com/states/iowa/montgomery-county