

THE COMPLIANCE BINDER

Cottage Food Compliance Checklist & Planner

A fill-in-by-hand workbook: state quick-reference, pre-launch checklist, annual sales tracker, labeling worksheet, record-keeping log, and renewal calendar.

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crosodo.com/resources

How to use this planner

This is the workbook every new cottage baker wishes they had on day one. Print the whole thing, three-hole punch it, and keep it in a binder next to your scale. Sections are designed to be filled in by hand — or scanned into Notion if that's your workflow.

Each section maps to a question a state or county inspector will eventually ask you. Filling it in now means you have an answer ready.

Quick-reference compliance map

Before you sell your first loaf, confirm the five things every state cares about. If any answer is 'I don't know,' stop and look it up on your state page at crosodo.com/states.

State sales cap	Annual gross dollar limit on cottage food sales. Tracked in §3 below.
Permit / registration	Some states require a one-time form, food handler card, or kitchen inspection. Note the agency.
Allowed foods	Verify each product on your menu is on your state's allowed list. Pickles, dairy, low-acid canned goods are usually NOT allowed.
Label required fields	Name, ingredients (descending weight order), net weight, allergens, your name + address, state-specific disclaimer.
Sales venues	Home / farmers market / online / interstate. Each state restricts these differently.

§1 · Your home kitchen baseline

Fill these in once. Re-check annually or when your equipment changes.

State of operation

County / city

Cottage food law citation

Regulating agency

Agency contact email

My business name (DBA)

EIN (if applicable)

Sales tax number (if
required)

Liability insurance carrier

Policy number / annual
cost

§2 · Pre-launch compliance checklist

Work top to bottom. Don't sell until every box is checked.

- | | |
|---|--|
| <input type="checkbox"/> Read full state cottage food statute | <input type="checkbox"/> Liability insurance bound |
| <input type="checkbox"/> Saved PDF of statute to my files | <input type="checkbox"/> Business bank account opened |
| <input type="checkbox"/> Verified my products are on allowed list | <input type="checkbox"/> Bookkeeping system set up |
| <input type="checkbox"/> Confirmed my annual sales cap | <input type="checkbox"/> Label template approved by my state |
| <input type="checkbox"/> Filed required permit / registration | <input type="checkbox"/> Recipe cost-per-unit calculated |
| <input type="checkbox"/> Completed food handler course if required | <input type="checkbox"/> Pricing set with target margin |
| <input type="checkbox"/> County health department contacted | <input type="checkbox"/> Allergen control plan written |
| <input type="checkbox"/> City / county zoning verified (home-based business OK) | <input type="checkbox"/> Pet protocol written |
| <input type="checkbox"/> HOA / lease reviewed for home-business clause | <input type="checkbox"/> Customer pickup / delivery policy written |
| <input type="checkbox"/> Liability insurance quote obtained | <input type="checkbox"/> Refund policy written |

Label every product the first time

The single most common cottage food violation is a missing disclaimer ('Made in a home kitchen not subject to inspection'). Some states require exact wording. Copy yours from crosodo.com/states verbatim into your label template — don't paraphrase.

§3 · Annual sales tracker

Log every transaction. When you cross 75% of your state cap, set up an LLC and start the food-business-permit conversation with your county.

My state's annual sales cap \$ _____

75% warning threshold \$ _____

YTD gross sales \$ _____

YTD net (after ingredients) \$ _____

Month	Markets	Online	Custom	Total
January	\$	\$	\$	\$
February	\$	\$	\$	\$
March	\$	\$	\$	\$
April	\$	\$	\$	\$
May	\$	\$	\$	\$
June	\$	\$	\$	\$
July	\$	\$	\$	\$
August	\$	\$	\$	\$
September	\$	\$	\$	\$
October	\$	\$	\$	\$
November	\$	\$	\$	\$
December	\$	\$	\$	\$

§6 · Customer complaint / recall log

Required in stricter states (CA, NJ, MD). Helpful everywhere — a documented complaint trail is your best defense if you ever face an inspection.

Date	Customer	Product	Batch #	Issue	Resolution

§7 · Renewal calendar

Most cottage food permits, food handler cards, and liability policies renew annually. Fill these in once and set phone reminders 30 days ahead.

Cottage food permit
renewal

Food handler card expires

Liability insurance
renewal

LLC annual report (if
applicable)

Sales tax filing deadline

Local business license
renewal

Get state-specific details at crosodo.com/states

Every state has its own statute, sales cap, allowed-foods list, and disclaimer language. The 50-state directory at crosodo.com/states is the companion to this planner — bookmark it.

None of this is legal advice. Verify with your state's department of agriculture, your local health department, and your city or county planning office before relying on any of it.