

THE SOURDOUGH FORMULA

Module 8 · Selling From Home, Legally

Let's make this part simple. Selling bread from your home kitchen is legal in most places, and bread is one of the foods home bakers are allowed to sell almost everywhere. Lawmakers like bread: it's low-risk, it's been baked at home forever, and it brings neighbors together.

In this module you'll find out which rules apply where you live, what your label needs to say (word for word), and the handful of habits that keep your kitchen and your paperwork tidy. Most people finish the whole thing in one afternoon and a phone call.

What Cottage Food Laws Are

A **cottage food law** is a set of rules that lets you make certain low-risk foods in your home kitchen and sell them, usually directly to the people who eat them. Instead of renting a commercial kitchen, you follow a short list of steps: sometimes a quick registration, sometimes a food safety course, sometimes nothing at all except a proper label.

Some US states go a step further with **food freedom laws**, which let home producers sell a wider range of foods with very few requirements, as long as the buyer knows it was made at home.

Here's what's true almost everywhere:

- **Bread is allowed.** Baked goods that don't need refrigeration, like sourdough loaves, are the classic cottage food.
- **You sell directly.** To the person who'll eat it: from your home, at farmers markets, at events, often online with in-person pickup or local delivery.
- **You label it.** Name, ingredients, allergens, your name and address, and a statement that it was made in a home kitchen.
- **Some states cap yearly sales.** Caps usually range from about $20,000 to $250,000 a year, and many states have no cap at all. A Saturday bake of 12–20 loaves sits comfortably under most caps.
- **Shipping is its own topic.** Many states allow online orders with pickup or local delivery; shipping across state lines is usually not part of cottage food rules. Porch pickup keeps it simple.

The US: State by State

Here's a quick map of where each state stands for selling sourdough bread from home. «Typical requirement» is what home bread bakers usually need to do; your county may add a step, and some states have more than one program.

These rules change often, and many states have updated theirs in the last few years. **Use this table as your starting point, then confirm with your state or county agency before your first sale.** One phone call or one visit to their cottage food page usually answers everything.

State	Sell bread from home?	Typical requirement	Where to check
Alabama	Yes (cottage food)	Training: approved food safety course; registration	Alabama Department of Public Health
Alaska	Yes (cottage food)	None (sales cap; sign or label)	Alaska Department of Environmental Conservation
Arizona	Yes (cottage food)	Registration + food handler card	Arizona Department of Health Services
Arkansas	Yes (food freedom)	None (label required)	Arkansas Department of Health
California	Yes (cottage food)	Registration (Class A, direct sales) or permit (Class B); food processor course	Your county environmental health department
Colorado	Yes (cottage food)	Training: food safety course	Colorado Department of Public Health and Environment
Connecticut	Yes (cottage food)	Permit / license with kitchen inspection	Connecticut Department of Consumer Protection
Delaware	Yes, with limits (special case)	Permit; program details vary, confirm current options	Delaware Division of Public Health / Department of Agriculture
District of Columbia	Yes (cottage food)	Registration	DC Health
Florida	Yes (cottage food)	None (label required; sales cap)	Florida Department of Agriculture and Consumer Services
Georgia	Yes (cottage food)	Permit / license, training	Georgia Department of Agriculture
Hawaii	Yes (homemade food)	Registration; food handler training	Hawaii Department of Health
Idaho	Yes (cottage food)	None for non-perishable baked goods	Your local public health district

State	Sell bread from home?	Typical requirement	Where to check
Illinois	Yes (cottage food / home kitchen)	Registration with local health department + food handler training	Illinois Department of Public Health / local health department
Indiana	Yes (home-based vendor)	Training: food handler certificate	Indiana State Department of Health
Iowa	Yes (home food processing)	None or license depending on sales and food type	Iowa Department of Inspections, Appeals and Licensing
Kansas	Yes	None for non-perishable baked goods	Kansas Department of Agriculture
Kentucky	Yes (home-based processor)	Registration; training	Kentucky Department for Public Health, Food Safety Branch
Louisiana	Yes (cottage food)	None (label required; sales cap)	Louisiana Department of Health
Maine	Yes (home food manufacturing)	Permit / license with inspection	Maine Department of Agriculture, Conservation and Forestry
Maryland	Yes (cottage food)	Registration	Maryland Department of Health, Office of Food Protection
Massachusetts	Yes (residential kitchen)	Permit with local inspection	Your local board of health
Michigan	Yes (cottage food)	None (label required; sales cap)	Michigan Department of Agriculture and Rural Development
Minnesota	Yes (cottage food)	Registration + training course	Minnesota Department of Agriculture
Mississippi	Yes (cottage food)	None (label required; sales cap)	Mississippi State Department of Health
Missouri	Yes (cottage food)	None for baked goods	Missouri Department of Health and Senior Services

State	Sell bread from home?	Typical requirement	Where to check
			/ local health department
Montana	Yes (food freedom)	None (label required)	Montana Department of Public Health and Human Services
Nebraska	Yes (cottage food)	Registration + food safety course	Nebraska Department of Agriculture
Nevada	Yes (cottage food)	Registration with local health authority; training	Your local health district / Nevada Division of Public and Behavioral Health
New Hampshire	Yes (homestead food)	None up to the sales cap; license above it	New Hampshire Department of Health and Human Services
New Jersey	Yes (cottage food, since 2021)	Permit + food protection manager certification; sales cap	New Jersey Department of Health
New Mexico	Yes (homemade food)	Training: food handler certificate	New Mexico Environment Department
New York	Yes (home processor)	Registration (home processor exemption)	New York State Department of Agriculture and Markets
North Carolina	Yes (home processing)	Permit with kitchen inspection	North Carolina Department of Agriculture and Consumer Services
North Dakota	Yes (cottage food)	None (label required)	North Dakota Department of Health and Human Services
Ohio	Yes (cottage food)	None for non-perishable baked goods	Ohio Department of Agriculture
Oklahoma	Yes (homemade food freedom)	None (label required; sales cap)	Oklahoma State Department of Health
Oregon	Yes (home baking / domestic kitchen)	Permit / license with inspection	Oregon Department of Agriculture

State	Sell bread from home?	Typical requirement	Where to check
Pennsylvania	Yes (limited food establishment)	Registration with kitchen inspection	Pennsylvania Department of Agriculture
Rhode Island	Limited (special case)	Permit; home food sales tied to farms	Rhode Island Department of Health
South Carolina	Yes (home-based food)	None (label required)	South Carolina Department of Agriculture
South Dakota	Yes (home-processed food)	None (label required)	South Dakota Department of Health
Tennessee	Yes (food freedom)	None (label required)	Tennessee Department of Agriculture
Texas	Yes (cottage food)	Training: food handler card; sales cap	Texas Department of State Health Services
Utah	Yes (food freedom / cottage food)	None for direct sales; registration for the cottage food program	Utah Department of Agriculture and Food
Vermont	Yes (home bakery)	None for small weekly sales; license above that	Vermont Department of Health
Virginia	Yes (home food exemption)	None for non-perishable baked goods	Virginia Department of Agriculture and Consumer Services
Washington	Yes (cottage food)	Permit with inspection + food worker card; sales cap	Washington State Department of Agriculture
West Virginia	Yes (cottage food)	None (label required)	West Virginia Department of Health / local health department
Wisconsin	Yes (home-baked goods)	None (label required)	Wisconsin Department of Agriculture, Trade and Consumer Protection
Wyoming	Yes (food freedom)	None (label required)	Wyoming Department of Agriculture

Rules change, and many states updated their cottage food laws recently. Before your first sale, confirm the current rules with your state agency and your county health department. Ask them three questions: «Can I sell sourdough bread from my home?», «Do I need to register or get a permit?» and «What exact sentence goes on my label?»

Special cases worth knowing

- **New Jersey** was the last state to allow cottage foods and has allowed them **since 2021**, with a **cottage food permit** from the Department of Health and a food protection manager certification. Bread is a great fit.
- **California** has two levels: **Class A** (you sell directly to customers, registration) and **Class B** (you also sell through shops or cafés, permit with inspection). Most porch-pickup bakers are Class A. The yearly sales cap adjusts each year.
- **Sales caps.** Several states cap yearly cottage food sales (for example Texas, Florida, Michigan, Louisiana, Mississippi, Oklahoma, Washington, New Jersey). The caps are generous for a weekly home bake; check yours and note it on your Monthly Profit Tracker.
- **Food freedom states** (for example Wyoming, Arkansas, Montana, Tennessee, Utah, Oklahoma) let you sell directly with very few steps, as long as your label tells buyers it was made at home.
- **Online orders and shipping.** Most states are happy with online ordering when the customer picks up in person or you deliver locally. Some allow shipping within the state. Shipping across state lines is generally outside cottage food rules. Porch pickup and local delivery keep everything easy.
- **Selling to cafés and shops** (wholesale) is a different level in most states and usually needs a permit or a licensed kitchen. Selling directly to the eater is the sweet spot.
- **Delaware and Rhode Island** have narrower home-food programs; call their agencies first, because options there are evolving.
- **City and HOA rules.** Your city may want a simple home business license, and some HOAs have rules about customer traffic. Porch pickup in short windows is usually welcome everywhere.

Canada

In Canada, home food sales are set **province by province**, and the day-to-day contact is your **local public health unit** or health authority. The usual name for what you're doing is a

«home-based food business», and low-risk baked goods like bread are the most commonly allowed category.

The general pattern:

- **Tell your local public health unit** before you start. Many have a short home-based food business form or checklist; some do a friendly kitchen visit.
- **Take a food handler course.** Usually required or strongly recommended, and quick to do online.
- **Label your bread** with the product name, ingredients, allergens, and your name and contact details.
- **Check your municipality** for a home business licence and zoning.

Examples:

- **Ontario:** low-risk home-based food businesses (bread is a classic example) are allowed; notify your local public health unit before you start, and a food handler certificate is expected.
- **British Columbia:** low-risk foods like bread can be made in a home kitchen; contact your regional health authority (for example Fraser Health or Vancouver Coastal Health) and take FOODSAFE Level 1 or an equivalent course.
- **Alberta:** low-risk foods from home kitchens are allowed for direct sale; take a recognized food safety course and check in with Alberta Health Services, Environmental Public Health.
- **Quebec:** contact the MAPAQ (Ministère de l'Agriculture, des Pêcheries et de l'Alimentation du Québec); labels in Quebec need to be in French.

Canada's priority allergens to declare: wheat and triticale (and other gluten sources), milk, eggs, sesame, tree nuts, peanuts, soy, mustard, fish, crustaceans and shellfish, and sulphites.

United Kingdom

The UK makes home baking businesses very straightforward.

1. **Register as a food business with your local council at least 28 days before you start trading.** It's free and done online through your council. Registration can't be refused, and it's the same step every café takes.

2. **Expect a friendly visit.** An environmental health officer may visit to check your kitchen and give you a **Food Hygiene Rating** (0–5). A clean, organized home kitchen regularly gets a 5.
3. **Take a Level 2 Food Hygiene certificate** (Level 2 Food Safety and Hygiene for Catering). It's recommended, inexpensive, takes a few hours online, and inspectors love to see it.
4. **Keep simple food safety records** using the Food Standards Agency's **«Safer Food, Better Business»** pack. It's a fill-in booklet made for exactly this.
5. **Allergens:** know the **14 allergens** and declare any in your bread. For sourdough that's usually cereals containing gluten (wheat, rye, spelt, barley, oats) and sometimes milk, eggs, sesame, nuts or sulphites.
6. **Natasha's Law (PPDS labelling).** Since October 2021, food that is **prepacked for direct sale** (PPDS) needs a full label: the **name of the food** and a **full ingredients list with allergens emphasised** (in bold, for example). Bread you bag before the customer orders or arrives, then hand over from your home, is PPDS. So every bagged loaf gets a full label.

If you sell loose, unwrapped loaves (for example from a basket at a market), you still give allergen information, usually on a sign or menu, with the full list available on request.

Australia

In Australia, home food businesses follow the national **Food Standards Code** (from Food Standards Australia New Zealand, FSANZ), and each state and territory has its own food act. Your day-to-day contact is your **local council**.

- **Register or notify with your local council** before you start. Many councils have a home-based food business application and will inspect your kitchen.
- **Bread is usually low-risk.** Many councils treat home-baked bread as a lower-risk category with simpler requirements.
- **Food safety training:** a basic food handler course is expected. Depending on your category, you may need a Food Safety Supervisor certificate.
- **Labels:** packaged bread needs the name of the food, ingredients in descending order by weight, allergens declared in **bold** in the ingredient list with a **«Contains:»** summary statement (the Plain English Allergen Labelling rules), a date mark if it keeps less than 2 years, and your business name and Australian address.

State differences, in short:

- **NSW:** notify your local council; the NSW Food Authority sets the rules for higher-risk businesses.
- **Victoria:** home-based food businesses are classified by risk class and register with the local council; selling at markets uses the **Streatrader** system.
- **Queensland:** check with your local council; some low-risk home businesses need only a notification rather than a full licence.
- **WA, SA, Tasmania, ACT, NT:** register or notify with your local council or territory health department.

The Exact Label Wording

A great label does two jobs: it follows the rules, and it makes your bread look like a gift. Here are templates you can copy. Swap in your details, and use **your** jurisdiction's exact sentence where it says so.



A kraft bag, a simple label and a bit of twine. Clear information looks beautiful.

What every label needs (most places)

1. **Product name:** «Classic Country Sourdough»

2. **Ingredients in descending order by weight:** the heaviest ingredient first. For flour, list what's in the flour itself, copied from your flour bag.
3. **Allergens:** clearly declared. In the US the major allergens are **wheat, milk, eggs, sesame, soy, tree nuts, peanuts, fish and shellfish**.
4. **Net weight:** in ounces/pounds and grams (US).
5. **Your business name and address:** some states allow a phone number or registration number instead of the street address; check yours.
6. **The home kitchen statement:** the sentence your state requires.

US cottage food label template

> ***Classic Country Sourdough***

> *Ingredients: Unbleached enriched wheat flour (wheat flour, malted barley flour, niacin, reduced iron, thiamin mononitrate, riboflavin, folic acid), water, whole wheat flour, salt.*

> *Contains: Wheat.*

> *Net Wt. 1 lb 10 oz (737 g)*

> *Whitfield Kitchen Bread · [your street address, city, state, ZIP]*

> *Made in a Home Kitchen that has not been inspected by the [State] Department of Health.*

Each state's exact wording varies. Some examples of the style:

- **California:** «Made in a Home Kitchen» in 12-point type, plus your county and registration or permit number.
- **Texas:** «This food is made in a home kitchen and is not inspected by the Department of State Health Services or a local health department.»

- **Florida:** «Made in a cottage food operation that is not subject to Florida's food safety regulations.»

Copy your state's sentence exactly from your agency's cottage food page; that's the one thing on the label you don't rephrase.

A specialty example:

> ***Jalapeño Cheddar Sourdough***

> *Ingredients: Unbleached enriched wheat flour (wheat flour, malted barley flour, niacin, reduced iron, thiamin mononitrate, riboflavin, folic acid), water, cheddar cheese (pasteurized milk, cheese cultures, salt, enzymes, annatto), pickled jalapeños (jalapeño peppers, water, vinegar, salt), salt.*

> *Contains: Wheat, Milk.*

> *Net Wt. 1 lb 12 oz (794 g)*

> *Whitfield Kitchen Bread · [your address]*

> *[Your state's home kitchen statement]*

For any ingredient with its own ingredient list (cheese, chocolate chips, jalapeños, seed mixes), copy it from the package in brackets, as above.

UK PPDS label template (Natasha's Law)

> ***Country Sourdough Loaf***

> *Ingredients: **Wheat** flour (**wheat** flour, calcium carbonate, iron, niacin, thiamin),*

> *water, wholemeal **wheat** flour, salt.*

> *[Your business name] · [your address]*

Rules of thumb: allergens are **emphasised every time** they appear (bold is the usual way), compound ingredients are listed in full, and the fortificants in your flour come from your flour bag (UK white flour is fortified, and the list on your bag is the one to copy). Weight and a best-before date are good practice and look professional.

Canada label example

> ***Country Sourdough Bread / Pain au levain de campagne***

> *Ingredients: enriched wheat flour (wheat flour, niacin, reduced iron, thiamine mononitrate, riboflavin, folic acid), water, whole wheat flour, salt.*

> *Contains: Wheat.*

> *[Your business name, address and phone number]*

Bilingual labels are standard for packaged food in Canada and required in Quebec; your health unit will tell you what applies to bread you sell directly from home.

Australia label example

> ***Country Sourdough Loaf***

> *Ingredients: **wheat** flour, water, wholemeal **wheat** flour, salt.*

> *Contains: **wheat, gluten**.*

> *Best before: [date]*

> *[Your business name] · [your Australian address]*

Allergen table for all 32 recipes

Based on the recipes as written in this course. If you swap a brand or an ingredient (seed mixes, chocolate and cheese vary), check that package and update your label.

#	Recipe	Contains
1	Classic Country Boule	Wheat
2	Country Batard	Wheat
3	Soft Sandwich Loaf	Wheat, Milk
4	Honey Whole Wheat Sandwich Loaf	Wheat, Milk
5	50 % Whole Wheat Country Loaf	Wheat
6	Seeded Whole Wheat	Wheat, Sesame (if your seed mix has it)
7	Rustic Light Rye	Wheat, Rye (gluten)
8	Spelt Country Loaf	Wheat (spelt)
9	Sourdough Baguettes	Wheat
10	Dinner Rolls by the Dozen	Wheat, Milk, Eggs
11	Sourdough Ciabatta	Wheat
12	Honey Oat Loaf	Wheat, Oats (gluten)
13	Cranberry Walnut	Wheat, Tree nuts (walnuts)
14	Jalapeño Cheddar	Wheat, Milk
15	Cinnamon Raisin	Wheat
16	Rosemary Olive	Wheat
17	Rosemary Sea-Salt Focaccia	Wheat
18	Garlic Parmesan	Wheat, Milk
19	Roasted Garlic & Herb	Wheat
20	Everything Bagel Boule	Wheat, Sesame
21	Sun-Dried Tomato & Basil	Wheat (UK/Canada: check sulphites in the tomatoes)
22	Chocolate Cherry	Wheat, Milk, Soy (check your chocolate)
23	Double Chocolate	Wheat, Milk, Soy (check your chocolate)
24	Lemon Blueberry	Wheat

#	Recipe	Contains
25	Cheddar Chive	Wheat, Milk
26	Fig & Walnut	Wheat, Tree nuts (walnuts)
27	Kalamata & Feta	Wheat, Milk
28	Turmeric Golden Seed	Wheat, Sesame (if your seed mix has it)
29	Pumpkin-Shaped Pumpkin Spice Loaf	Wheat, Milk
30	Pull-Apart Garlic Herb Wreath	Wheat, Milk
31	Sourdough Pizza Dough Kit	Wheat
32	Sourdough Discard Crackers	Wheat (+ Sesame or Milk if your topping uses them)

UK and Australia: declare gluten-containing cereals by name (wheat, rye, spelt, oats, barley) and emphasise them on the label. If you bake nut or sesame loaves in the same kitchen, a friendly line on your menu like «Baked in a kitchen that also uses nuts and sesame» helps customers with allergies choose with confidence.

Food-Safety Good Practice in 10 Bullets

These are the habits that make a home bakery run like a professional one, and they take almost no extra time.



Before every bake: hands washed, hair tied back, counter wiped and sanitized.

- **Wash your hands** before you start, after touching your face, phone or pets, and every time you come back to the dough.
- **Clean and sanitize the counter** before mixing and after shaping: hot soapy water, then a food-safe sanitizer.
- **Pets out of the kitchen** on bake days, and no pets on counters ever.
- **Hair tied back,** clean apron, no rings on dough hands.
- **Store flour and ingredients** in sealed containers, off the floor, labeled with the date you opened them.
- **Cold proof at 38–40 °F (3–4 °C).** Keep a fridge thermometer inside and glance at it Friday night.
- **Bake to temperature:** 205–210 °F (96–99 °C) inside the loaf, every round.
- **Cool completely before bagging,** at least 2 hours, so no condensation forms in the bag.
- **Keep allergens organized:** bake plain loaves before nut, sesame or cheese loaves, use separate scrapers, and clean between batches.
- **Sell fresh:** bake-day bread goes out the same day; extras go to your freezer or become croutons and crackers for your family.

Taxes and Money Basics

You're a small business now. That's exciting, and the money side is simple when you set it up from the start.

- **Keep records from day one.** The Monthly Profit Tracker from Module 6 plus a folder (paper or phone) of every flour, packaging and equipment receipt is enough to start.
- **Separate the money.** A free second checking account or a business profile on your payment app keeps bread money apart from family money. Tax time takes minutes instead of hours.
- **US income tax:** home bakery income is self-employment income. You report it each year (on Schedule C), and your costs (flour, packaging, a share of equipment) reduce what you pay tax on. Payment apps may send you a tax form for business payments, which matches your records perfectly when you track everything.
- **US sales tax:** in many states, bread sold for people to take home is exempt from sales tax, while some states tax food or require a seller's permit anyway. Check with your state's department of revenue.
- **UK:** register as self-employed with HMRC once you're past the **£1,000 trading allowance** in a tax year. Most bread is zero-rated for VAT, and VAT registration only comes in at a much higher turnover.
- **Canada:** report business income to the CRA. Basic groceries like bread are zero-rated for GST/HST, and you're a «small supplier» until you pass $30,000 in a year.
- **Australia:** get an ABN (free). Basic food like bread is GST-free, and GST registration only applies from $75,000 turnover.
- **Talk to an accountant once.** A one-hour chat in your first year sets you up properly and often finds deductions you'd miss.

Your Legal Checklist

- [ ] □ I checked my state, province, council or territory rules and wrote down the agency name
- [ ] □ I called or checked the agency page and asked my three questions
- [ ] □ I registered, got my permit or took my course, if my area needs it
- [ ] □ I copied my exact home kitchen sentence for my label (US)

- [ ] □ I wrote labels for each loaf I sell, with ingredients in order and allergens declared
- [ ] □ I noted my yearly sales cap (if any) on my Monthly Profit Tracker
- [ ] □ I set up a separate account or payment profile for bread money
- [ ] □ I started my receipts folder

That's the whole legal side. One afternoon, a few forms, a good label. Now you're officially a home baker in business.