

BONUS • THE CHOCOLATE BOMB FORMULA

Cottage Food Laws Cheat-Sheet

*What you can sell from home in the US, UK, Canada,
Australia and New Zealand, and how to label it*



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THE CHOCOLATE BOMB FORMULA

Cottage Food Laws Cheat-Sheet — Selling From Your Home Kitchen

Read this first

Chocolate bombs are one of the easiest foods in the world to sell legally from home. They are shelf-stable, they don't need refrigeration, they contain no cream, no eggs and no fresh fruit, and they keep for weeks in their box. In the United States that puts them squarely inside what every state calls **cottage food**: low-risk foods made in a home kitchen and sold directly to people. The United Kingdom, Canada, Australia and New Zealand all have their own version of the same idea.

This cheat-sheet gives you the plain-English rules for each place, the one label everybody asks you for, and a checklist so you can start this week with a clear conscience. Rules change, so treat this as your map, not as legal advice: before your first sale, spend ten minutes on your state's or council's official page (the link is in each table) and confirm the three things that matter: **do I need to register, is there a sales cap, and what goes on the label.**

- **Non-perishable:** chocolate, cocoa powder, sugar, marshmallows and sprinkles are all shelf-stable. Keep it that way: no fresh cream fillings, no fresh fruit inside, no cream-cheese or custard-based fillings.
- **Direct to the customer:** porch pickup, delivery, farmers markets, school and church events, your own social media. Most states allow this with no permit at all.
- **Labeled:** every box or bag you sell carries the small label from Module 6. It takes thirty seconds and it is the single thing an inspector, a market organizer or a careful customer will look for.



The label that keeps you safe: product name, your name and address, the ingredient list with allergens in bold, the net weight, and the cottage food statement your state asks for.

Why chocolate bombs qualify almost everywhere

Food safety rules sort foods by risk. Foods that need to be kept cold to stay safe (cheesecake, cream pies, anything with fresh dairy or meat) are "potentially hazardous" and can't be made at home for sale. Foods that are dry, sugary or fully set at room temperature (cookies, candy, chocolate, dry mixes) are low risk and are exactly what cottage food laws were written for.

A chocolate bomb is a chocolate shell (candy) filled with a dry cocoa mix and marshmallows (dry mix). Both categories appear by name on most states' allowed lists: *candy and confections, chocolate-covered items, dry mixes*. The flavors in Module 2 are all built to stay inside that line. If you ever add a filling that needs the fridge, you've left cottage food territory, so don't.

The three questions, state by state (United States)

The table below is a general guide to how each state treats a home candy and confection business as of this edition. Three things to check on the official page before you sell: whether you need a registration or permit (and how much it costs), whether there is an annual sales cap, and whether online orders and shipping are allowed. "Direct" means in-person sales (pickup, delivery, markets, events). Caps and rules change every year: confirm yours.

State	Register / permit	Annual sales cap	Online orders & shipping	Notes
Alabama	No permit; food safety course required	None	Direct sales; no shipping	Label required
Alaska	No permit for direct sales	\$25,000	Direct only	Label required
Arizona	Registration (free) + food handler card	None	Online allowed, in-state delivery	Label required
Arkansas	No permit	None	Direct; online allowed	Label required
California	County registration (Class A direct / Class B indirect)	~\$75,000–\$150,000 (county)	Direct and in-state online	Label + course
Colorado	No permit; food safety course	\$10,000 per product	Direct; no shipping	Label required
Connecticut	License from the state	\$50,000	Direct; online in-state	Inspection
Delaware	Permit + inspection	None	Direct	Label required
Florida	No permit	\$250,000	Direct; online in-state	Label required
Georgia	License + inspection	None	Direct; online in-state	Label + course
Hawaii	Permit + inspection	None	Direct	Label required
Idaho	No permit	None	Direct; online in-state	Label required
Illinois	Registration with local health dept	None	Direct; online in-state	Label + course
Indiana	No permit	None	Direct; online in-state	"Home-based vendor" label
Iowa	No permit for non-perishable	None	Direct; online in-state	Label required
Kansas	No permit	None	Direct; online in-state	Label required
Kentucky	Registration (free)	None	Direct; online in-state	Label required
Louisiana	No permit	\$30,000	Direct	Label required

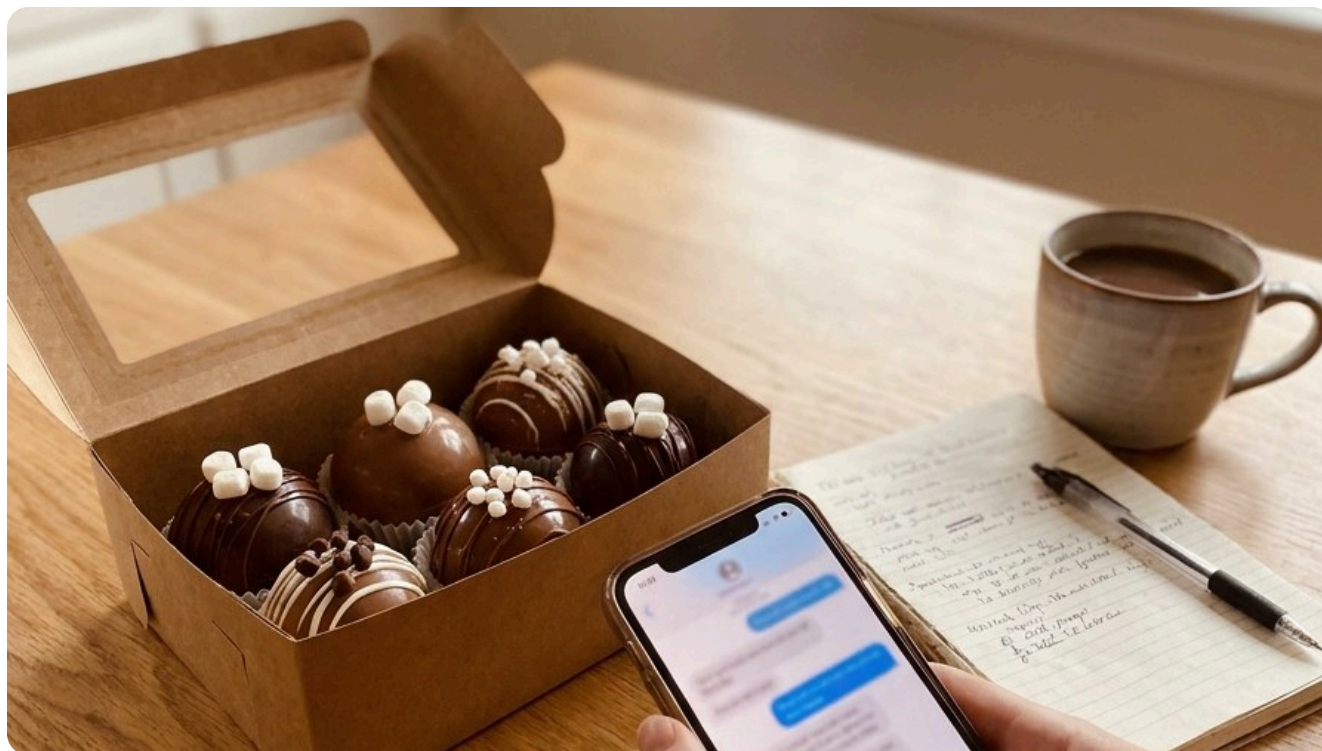
State	Register / permit	Annual sales cap	Online orders & shipping	Notes
Maine	License from the state	None	Direct; online in-state	Inspection
Maryland	No permit for direct sales	\$50,000	Direct; online in-state	Label required
Massachusetts	Local permit + inspection	None	Direct	Label required
Michigan	No permit	\$25,000	Direct only	Label required
Minnesota	Registration (free under \$7,500)	\$78,000	Direct; online in-state	Label + course
Mississippi	No permit	\$35,000	Direct; no online	Label required
Missouri	No permit	\$50,000	Direct; online in-state	Label required
Montana	Registration	None	Direct	Label required
Nebraska	Registration	None	Direct; online in-state	Label required
Nevada	Registration	\$35,000	Direct	Label required
New Hampshire	No license under \$35,000	\$35,000 (then license)	Direct	Label required
New Jersey	Permit from the state	\$50,000	Direct; online in-state	Label + course
New Mexico	Permit	None	Direct; online in-state	Label required
New York	Registration (free)	None	Direct; online in-state	Label required
North Carolina	Inspection + registration	None	Direct; online in-state	Label required
North Dakota	No permit	None	Direct; online in-state	Label required
Ohio	No permit for non-perishable	None	Direct; online in-state	Label required
Oklahoma	No permit	\$75,000	Direct; online in-state	Label required
Oregon	No license under \$50,000	\$50,000	Direct; online in-state	Label required
Pennsylvania	Registration + inspection	None	Direct; online in-state	Label required
Rhode Island	Registration	\$25,000 (farm-based rules vary)	Direct	Label required
South Carolina	No permit	None	Direct; online in-state	Label required
South Dakota	No permit	None	Direct; online in-state	Label required
Tennessee	No permit	None	Direct; online in-state	Label required

State	Register / permit	Annual sales cap	Online orders & shipping	Notes
Texas	No permit; food handler card	\$50,000	Direct; online in-state	Label required
Utah	Registration + inspection (or "microenterprise" no-permit route)	None	Direct; online in-state	Label required
Vermont	No license under \$30,000	\$30,000 (then license)	Direct	Label required
Virginia	No permit for non-perishable	None	Direct; online in-state	Label required
Washington	Permit + inspection	\$35,000	Direct only	Label required
West Virginia	No permit	None	Direct; online in-state	Label required
Wisconsin	No permit for candy and confections	None	Direct; online in-state	Label required
Wyoming	No permit	None	Direct; online in-state	Label required

How to verify in ten minutes: search "[your state] cottage food law" and open the page from your state's Department of Agriculture or Department of Health. Look for the list of allowed foods (you want "candy", "confections" or "chocolate"), the registration section, the sales cap and the labeling section. Screenshot it and keep it with your label file.

Markets and events: many farmers markets and holiday markets ask for your registration number (if your state has one), your label, and sometimes liability insurance. Ask the organizer by email a week ahead. A clear, labeled box and a friendly answer gets you a table more often than not.

United Kingdom



In the UK you register as a food business with your local council, for free, at least 28 days before you start. Hot chocolate bombs are a low-risk food and home kitchens are inspected like any other.

- **Register as a food business** with your local council (England, Wales, Scotland and Northern Ireland all use the same system via the Food Standards Agency). It's free, you do it online, and you must do it at least 28 days before you start trading. You can't be refused registration.
- **Inspection and Food Hygiene Rating:** the council may visit your kitchen and give you a rating from 0 to 5. A clean, tidy kitchen with ingredients stored off the floor and a simple written record of what you make and when is all a rating of 5 needs. The free Level 2 Food Hygiene certificate is not mandatory, but it's cheap, takes an afternoon and inspectors love it.
- **Allergen labelling:** this is the one rule that matters most. Since 2021 (Natasha's Law), food packed before it's sold must carry a full ingredient list with the 14 allergens emphasised (bold or capitals). For chocolate bombs that means **milk** (chocolate, cocoa mix), **soya** (lecithin in most chocolate), and possibly **nuts, peanuts, wheat** and **egg** depending on your fillings. Put it on every box and every cello bag.
- **Selling:** markets, fairs, local delivery, your own social media and online with delivery are all fine once you're registered. For posting by mail, pack the box so it can't melt or

crush.

- **Money:** income from a hobby business is taxable; register as a sole trader with HMRC once you earn over the trading allowance (£1,000 a year).

Canada



Canada's rules are set by each province. Most allow low-risk foods like candy and chocolate from a home kitchen for direct sales.

- Food rules are provincial, and every province treats candy and chocolate as **low-risk**. The pattern is the same almost everywhere: no permit for low-risk foods sold directly to customers, a label with your name and ingredients, and a public-health inspection only if there is a complaint.
- **Ontario:** low-risk home-prepared foods (including candy and chocolate) can be sold without an inspection or permit at markets, events and online for pickup or delivery. Label with your name, contact details and ingredients.
- **British Columbia:** low-risk foods can be sold at farmers markets and directly from home; a free FOODSAFE Level 1 course is recommended and some markets require it. Check your regional health authority's "home-prepared food" page.

- **Alberta:** low-risk home-prepared foods can be sold at approved markets and directly; a food handling course is recommended. The province publishes a list of low-risk foods: chocolate and candy are on it.
- **Quebec:** a MAPAQ permit is generally required to prepare food for sale, including from home; apply before you sell. Other provinces: search "[province] home-based food business low risk".
- **Labelling:** Canada's bilingual labelling rules apply to pre-packaged food sold beyond direct sales. For direct sales from home, a clear label with the product name, your name and address, the ingredient list and the priority allergens (milk, soy, tree nuts, peanuts, wheat, eggs) is what inspectors and markets expect.

Australia

- Home-based food businesses are regulated by your **local council** under the national Food Standards Code. Chocolate and confectionery are low-risk, which keeps paperwork light.
- **Notify or register with your council** before you start (most councils call it "notification" for low-risk food businesses; some charge a small fee). Your kitchen may be inspected; keep it clean, keep pets out while you work, and store ingredients sealed.
- **Food Safety Supervisor:** since the 2023 rules, higher-risk businesses need a certified supervisor. Low-risk confectionery usually doesn't, but check with your council, and do the free "I'm Alert" food safety training online either way.
- **Labelling:** pre-packaged food needs the product name, your name and address, the ingredient list, allergens declared in plain English and bold (milk, soy, tree nuts, peanuts, wheat, egg, sesame), net weight, and a best-before date. For a box of chocolate bombs that's one small label.
- **Markets:** councils issue a temporary food stall permit for markets and fairs; the organiser will tell you what they need.

New Zealand

- Food businesses are covered by the **Food Act 2014**. Home-made confectionery sold directly to customers usually falls under **National Programme 1** (the lowest-risk tier),

which means registering with your local council, following basic hygiene rules and getting verified once after you start.

- **Register** with your council before you sell; the fee is small. Confectionery and chocolate are specifically listed under National Programme 1.
- **Labelling:** the same Food Standards Code as Australia applies: product name, your name and address, ingredients with allergens emphasised, net weight, best-before.
- **Markets and online:** both allowed under your registration; keep your records (what you made, when, from which ingredients) in a simple notebook.

The label everyone asks for

Print it from Module 6. Six lines, small enough to fit on the back of a box or the tag of a cello bag:

1. **Product name:** "Hot Chocolate Bomb — Classic Cocoa with Marshmallows".
2. **Made by:** your name or business name, and your address (city and state are enough in many places; some states require the full address, check yours).
3. **Ingredients,** in descending order by weight, with allergens in bold: milk chocolate (sugar, cocoa butter, **milk**, cocoa mass, **soy** lecithin), hot cocoa mix (sugar, cocoa, **milk** powder), mini marshmallows (corn syrup, sugar, gelatin), sprinkles.
4. **Allergen statement:** "Contains milk and soy. Made in a home kitchen that also handles peanuts, tree nuts, wheat and eggs."
5. **Net weight:** "1 bomb, 2 oz (57 g)" or "6 bombs, 12 oz (340 g)".
6. **The home-kitchen statement your state asks for.** Most US states require a line like: "This product was made in a home kitchen that is not subject to routine government food safety inspections." Copy the exact wording from your state's page.

Add a best-before date six weeks from the day you made them, and "Keep in a cool, dry place."

Sample labels for the UK, Canada, Australia and New Zealand

The US label above works almost everywhere with two or three words changed. Copy the one for your country, swap in your details, and you're done.

United Kingdom

Hot Chocolate Bomb — Salted Caramel

Ingredients: milk chocolate (sugar, cocoa butter, whole **MILK** powder, cocoa mass, emulsifier: **SOYA** lecithin), hot chocolate powder (sugar, cocoa, skimmed **MILK** powder), caramel pieces (sugar, glucose syrup, **MILK**), sea salt.

Allergens: see ingredients in capitals. Made in a kitchen that also handles nuts, peanuts, wheat and eggs.

Net weight 57 g · ***Best before*** 18/11/2026 · ***Store in a cool, dry place.***

Made by Rachel Monroe, 12 Orchard Lane, York YO1 7HG · 07700 900123

Canada

Hot Chocolate Bomb / Bombe de chocolat chaud — Classic Cocoa

Ingredients: milk chocolate (sugar, cocoa butter, milk, cocoa mass, soy lecithin), hot cocoa mix (sugar, cocoa, milk powder), mini marshmallows (corn syrup, sugar, gelatin).

Contains: milk, soy. ***May contain:*** peanuts, tree nuts, wheat, egg.

Net weight 57 g · ***Best before*** 2026-11-18

Prepared in a home kitchen by Rachel Monroe, Guelph, ON · 519-555-0123

Australia

Hot Chocolate Bomb — Peppermint

Ingredients: milk chocolate (sugar, cocoa butter, **milk solids**, cocoa mass, emulsifier (**soy lecithin**)), drinking chocolate (sugar, cocoa, **milk solids**), peppermint candy (sugar, glucose, natural flavour), marshmallows.

Contains milk and soy. Made in a kitchen that also processes tree nuts, peanuts, wheat, egg and sesame.

Net 57 g · Best before 18 NOV 2026 · Store below 22 °C

Rachel Monroe, 4 Wattle St, Ballarat VIC 3350 · 0400 000 123

New Zealand

Hot Chocolate Bomb — Cookies & Cream

Ingredients: white chocolate (sugar, cocoa butter, **milk solids**, emulsifier (**soy lecithin**)), chocolate biscuit crumb (**wheat flour**, sugar, cocoa, vegetable oil), hot chocolate powder (sugar, cocoa, **milk solids**), marshmallows.

Contains milk, soy and gluten (wheat). May contain nuts, peanuts and egg.

Net 57 g · Best before 18 NOV 2026 · Store in a cool, dry place

Rachel Monroe, 9 Kowhai Rd, Hamilton 3204 · 021 000 123 · Registered food business, Hamilton City Council

Keep it shelf-stable: the ingredient rule

Every rule in this sheet works because a chocolate bomb is a shelf-stable confection. The moment you add something that needs a fridge, you move into the high-risk category and most of the simple rules stop applying. So, for a home business:

Yes, always	No, not from a home kitchen
Chocolate, cocoa butter, cocoa mix, sugar	Fresh cream, ganache made with cream
Dry marshmallows, sprinkles, crushed candy, cookie crumbs	Fresh fruit, fruit purée, jam that isn't commercially sealed
Freeze-dried fruit, instant coffee, spices, sea salt	Custard, cream cheese, anything with raw egg

Yes, always	No, not from a home kitchen
Commercial caramel pieces, toffee, nut pieces (declare them)	Alcohol-filled centres (needs a licence almost everywhere)
Powdered milk, oat or coconut milk powder	Anything you'd keep in the fridge at home

Every recipe in Module 2 follows the left column. Stay there and your product is low-risk in all five countries.

Selling online, shipping and posting

- **Online orders for pickup or local delivery** are allowed almost everywhere you're allowed to sell at all. You're still selling "directly" to the customer; the website is just the order form. Keep the label rules the same.
- **Shipping inside your state or province** is allowed in most US states (the table says "online in-state") and in the UK, Canada, Australia and New Zealand once you're registered. Pack each bomb in a cello bag, nest them in a crinkle-paper box, add a cold pack in warm weather and ship early in the week so the box doesn't sit over a weekend.
- **Shipping across state lines (US)** is generally not covered by cottage food laws. Several states now allow it with extra labelling; most don't. Until you've checked your state's page, keep shipping in-state and sell to the rest of the country by pointing them to a local maker friend (and asking her to do the same).
- **Marketplaces and apps** (Etsy, Facebook Marketplace, local delivery apps) count as online sales. Etsy asks you to comply with your local law; it doesn't check. You do.
- **Melting:** above 24 °C / 75 °F in the box, chocolate blooms and softens. From May to September, ship with a cold pack or sell local only. Say so on your page: "Summer orders are local pickup and delivery only, so they arrive perfect."

Markets, fairs and pop-ups: what organisers ask for

A weekend market is the fastest way to your first 50 customers, and organisers ask for the same four things everywhere:

1. **Proof you're allowed to sell:** your registration or cottage food certificate, or a signed statement that you sell under the cottage food law (US), your council registration

(UK/AU/NZ) or your market's low-risk food declaration (Canada).

2. **A food safety certificate** for the person at the stall: the free or cheap online course for your country (ServSafe Food Handler or your state's course, Level 2 Food Hygiene in the UK, FOODSAFE in BC, "I'm Alert" in Australia, the council's food handler course in NZ).
3. **Public liability insurance:** many markets require it; a home-business or market-trader policy is cheap. Ask the organiser for the amount they want on the certificate.
4. **The stall itself:** a table cover, hand sanitiser, tongs or gloves for samples, bombs covered when not being handled, prices visible, your label on every box, and a cooler bag on warm days.

Samples: a quarter of a bomb in a paper cup with 2 oz of hot milk from a thermos. Allowed almost everywhere as long as the sample is served on the spot and not pre-packed overnight.

Insurance, taxes and the boring part

- **Insurance:** not required by law for a home food business in most places, but required by most markets and sensible once you're selling every week. A general liability / public liability policy for a home food business costs roughly the price of one box a month.
- **Taxes:** your income is taxable from the first dollar in the US, Canada, Australia and New Zealand, and from £1,000 a year in the UK. Keep a one-page spreadsheet (date, order, amount, ingredient receipts) and tell your accountant it exists. In the US, check whether your state charges sales tax on candy; many do.
- **Business name:** you can sell under your own name everywhere. If you want "The Cocoa Corner", register it as a DBA / trade name (US), a business name (AU/NZ/CA) or simply use it with your own name underneath (UK).
- **Sales caps:** a few US states cap annual cottage food sales. Those numbers are in the table. At \$30 a box, the lowest caps are still 800 boxes a year, which is more than most home businesses ever make from a kitchen. When you get there, that's a happy problem with a commercial-kitchen rental as the answer.
- **Pets, kids and the kitchen:** no inspector expects a spotless showroom. They expect the pet out of the kitchen while you work, hands washed, ingredients sealed and off the floor, and a clean counter. Make that your habit from batch one.

Ten questions buyers and inspectors ask

1. **"Is this gluten-free?"** The classic is, unless your filling has cookies in it. Say exactly what's in the box; never say "gluten-free" unless every ingredient's packet says so.
2. **"Is it dairy-free?"** Only if you make it with dairy-free chocolate and a plant-milk cocoa mix. Offer one dairy-free flavor if you get asked twice; label it clearly.
3. **"Where was this made?"** "In my home kitchen, registered with [county/council], and everything's on the label." Said with a smile, every time.
4. **"How long do they keep?"** "Six weeks in a cool, dry place. Not the fridge: it makes the chocolate sweat."
5. **"Can I see your certificate?"** Keep a photo of your registration and your food safety certificate on your phone.
6. **"Do you have a nut-free option?"** Say what you handle in the kitchen. "I don't use nuts in the classic, but I handle them in the same kitchen" is honest and it's what the law wants.
7. **"Can I pay with a card?"** Yes: a free card reader or a payment app. Cash-only loses a third of market sales.
8. **"Do you do custom boxes for my office?"** "Yes, from 20 bombs; here's my card." (Then Script 15 in the Launch Kit.)
9. **"Why does it say 'not inspected'?"** "Every home kitchen business in [state] prints that line. It means I'm registered under the cottage food law, which is exactly what allows me to make these for you."
10. **"Can you make them with alcohol / fresh cream / fruit?"** "Not from a home kitchen, and you wouldn't want me to: those need a fridge and these keep for six weeks."

Your start-this-week checklist

- Find your state's or council's official cottage food page and screenshot the allowed foods, the registration rule and the label rule.
- Register or notify if your place asks for it (most take ten minutes online).
- Do the free food safety course if it's required or recommended. It's an afternoon and it's worth it for the confidence alone.
- Print your label from Module 6, fill in your name and address, and stick one on every box and bag.

- Keep a one-page record: date, flavor, batch size, ingredients used. Inspectors love it and so will you when a customer asks "is there soy in this?".
- Keep it shelf-stable: no fresh cream, no fresh fruit, no custard fillings. Everything in Module 2 already follows this rule.

That's it. The rules were written for exactly what you're making. Make the label, keep the kitchen clean, and go sell.