K12 ACADEMICS — FOUNDER'S GUIDE SERIES

How to Start a Camp

A plain-English, sourced founder's guide to opening a day or overnight youth camp: state licensing, ACA accreditation, staffing and ratios, health and safety, insurance, and the federal rules.

K12 ACADEMICS

Find Your Community

2026 EDITION

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How to use this guide. Almost every hard requirement is set by your **state**, and rules change often. This guide teaches the process and the decision points; for the rules that apply to you, use the links in **Sources & Authorities** at the back.

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PART 1 OF 8

How to Start a Summer or Youth Camp

Opening a camp means clearing three separate layers: mandatory state licensing (which varies enormously), federal rules that apply everywhere, and ACA accreditation, which is voluntary but acts as the industry's quality standard.

AT A GLANCE

Types	**Day & overnight**
Three layers	**State · Federal · ACA**
Most regulated	**Overnight with water**
Legal form	**Nonprofit or for-profit**
Runway	**6–36+ months**
Scope	**United States**

THE IDEA

Three layers, not one

Starting a camp is not a single approval. A camp has to satisfy three layers at once. First is **state (or local) licensing**, which is mandatory where it exists but is run by a different agency in every state, and a few states barely regulate camps at all. Second are **federal rules**, on wages, youth employment, bloodborne pathogens and disability access, that apply everywhere. Third is **ACA accreditation**, which is voluntary but works as the field's de facto quality benchmark.

The regulatory weight depends on your model. An overnight camp with a waterfront is the most heavily regulated; a day camp with no water is the lightest. Plan on a runway of roughly 6 to 12 months for a day camp in a rented space, and 18 to 36 or more months for an overnight camp on a new site (estimate).

STEP 1

Choose your model

The decisions you make first drive every requirement that follows:

- **Day vs. overnight (resident):** overnight camps usually trigger stricter licensing, sleeping-quarters and fire rules, and 24-hour health coverage. Many states draw the line at 72 consecutive hours.
- **Specialty:** traditional, sports, arts, STEM, faith-based, special-needs or adventure. Aquatics, horseback, archery and challenge courses add their own certification and inspection rules.
- **Operator:** independent for-profit, nonprofit agency, church, or municipal Parks and Recreation. This changes fees, exemptions and sometimes which law applies.
- **Site:** own land, lease, or rent a school, church or park facility. Renting shifts most facility duties to the host (who will require insurance

certificates).

A threshold detail: in several states you are not legally a “camp” below a certain size or duration. New York, for example, exempts camps with fewer than 10 children and overnight programs running less than 72 consecutive hours. Check your state's definition first.

STEP 2

Form the legal entity

Decide nonprofit or for-profit early. A for-profit LLC or corporation offers owner control and profit distribution. A nonprofit 501(c)(3) (board-governed, IRS Form 1023, $600 fee) unlocks tax-deductible donations and grants, and often lighter fees: Connecticut charges nonprofits $315 instead of $815, and New York waives its $100 permit fee for charitable, religious and municipal camps.

> The nonprofit/for-profit choice changes fees and some wage rules, not safety rules. Texas's health department stated plainly that its law “does not create separate standards for rural, faith-based, or nonprofit camps”. And if you plan to rely on grants or public child-care funding, note that some of those require ACA accreditation.

STEP 3

Work the gates in order

From there, the build is a sequence of gates. Each has its own page:

- **State licensing** — the mandatory permit, and how wildly it varies by state.
- **Facilities & insurance** — site, zoning, water, fire, and the all-important abuse-and-molestation coverage.
- **Staffing & screening** — ratios, director qualifications and background checks.
- **Health & safety** — health care plan, medication, emergencies and aquatics.
- **Camp types** and **federal rules** — where requirements diverge, and the national baseline.
- **ACA accreditation** — usually a Year-2 goal.

THE CLOCK & THE COST

Timeline and budget

Camps are usually measured in seasons, not weeks, and there is no authoritative national dataset on startup cost, so treat the ranges below as planning estimates.

Path	Typical runway to first session	Rough first-year cash (estimate)
Day camp in a rented space	6–12 months	~$25K–$150K
Day camp with a pool	9–18 months	~$150K–$750K+
Overnight camp leasing a site	12–24 months	~$250K–$1.5M
Overnight camp on new land	18–36+ months	$1M to many millions

The two biggest cost drivers are facilities and staff; insurance is the third and can gate the whole project. Most license applications are due 30 to 90

days before opening (Connecticut 30, North Carolina 45, Massachusetts 90), so work backward from your first session.

FREQUENTLY ASKED QUESTIONS

What are the three layers of camp requirements? Mandatory state or local licensing (which varies by state), federal rules that apply everywhere (wages, youth employment, bloodborne pathogens, disability access), and voluntary ACA accreditation, the industry quality standard.

How long does it take to start a camp? Roughly 6–12 months for a day camp in a rented space, and 18–36 or more months for an overnight camp on a new site, mostly because of facilities, licensing, and the fact that ACA accreditation usually waits until your second summer.

Do I need a license to open a camp? In most states, yes, though the agency and rules vary widely, and a few states license few or no camps. Overnight camps are almost always regulated more heavily than day camps. Check your state agency.

Does being a nonprofit change the rules? It changes fees and some wage rules, not safety standards. Nonprofits can take tax-deductible donations and often pay lower license fees, and some grants or public child-care funding require ACA accreditation.

What is the single biggest startup cost? Facilities, especially for overnight camps on their own land, followed by staff and then insurance. Renting a school, church or park facility avoids most facility cost for a day camp.

READ THIS SECTION ONLINE

tools.k12academics.com/start-a-camp/founding-a-camp/

PART 2 OF 8

Camp Licensing: It All Comes Down to Your State

Licensing is mandatory where it exists, but a different agency runs it in each state, the rules differ sharply, and some states barely regulate camps at all. This is where you start, and it is a link-out.

AT A GLANCE

Status	**Mandatory (where it exists)**
Agency	**Health or child-care**
Varies by	**State — enormously**
Day vs. resident	**Different rules**
Licensed ≠	**Accredited**
Come first	**Before you open**

THE IDEA

Licensed is not the same as accredited

Two words get confused. **Licensed** means a government agency has given you legal permission to operate; it is mandatory wherever camp licensing exists. **Accredited** means the American Camp Association has peer-reviewed your operation against its standards; it is voluntary. You need the license; you should strongly consider the accreditation. This page is about the license.

WHO REGULATES

The agency depends on your state

Which agency licenses camps, and therefore what the rules emphasize, varies:

- **Health departments** (sanitation, water, food, safety): New York, New Jersey, Maine, North Carolina, Massachusetts, Texas, California.
- **Early-childhood or child-care agencies** (staff qualifications, ratios, screening): Connecticut's Office of Early Childhood, Colorado, Oklahoma, Georgia.
- **Other:** Michigan licenses through MiLEAP (formerly LARA).

Several states treat **day** camps as child care (Georgia, Oklahoma, Ohio), often with an exemption for ACA-accredited camps, while regulating overnight camps through the health department. A few states, such as Indiana and Missouri, license few or no camps at all.

THE RANGE

Eight states, eight approaches

State	Agency / law	Key numbers

New York	DOH + local health depts; Sanitary Code Subpart 7-2	$100 permit (waived for municipal/charitable/religious); inspected twice a year
New Jersey	DOH; Youth Camp Safety Act (N.J.A.C. 8:25)	Renewal by May 1; ACA cert accepted in lieu of local inspection; penalties up to $1,000/day
Connecticut	Office of Early Childhood	$815 for-profit / $315 nonprofit; apply at least 30 days before opening
Michigan	MiLEAP (formerly LARA)	6-month provisional, then a 2-year license; annual inspection
Maine	Maine CDC Health Inspection Program	Day $135; resident $260–$300; food service +$300
North Carolina	NCDHHS Environmental Health; 15A NCAC 18A	Apply 45+ days ahead; kitchens graded A/B/C (below 70% cannot operate)
Massachusetts	Local Board of Health under 105 CMR 430	Apply 90+ days ahead; CORI and sex-offender checks required
Texas	DSHS; Health & Safety Code ch. 141	Overhauled in 2025 (see below); fees now by camper count

A WARNING SHOT

Texas tightened the rules fast

After the July 2025 Hill Country flood that killed 27 campers and counselors at Camp Mystic, Texas passed sweeping reforms in September 2025 (SB 1 and HB 1). Through Texas DSHS, the state now bars licensing of camps with cabins in a floodplain (with narrow exceptions), requires emergency plans to be submitted to the state every year, sets overnight ratios by rule, and restructured fees by camper count (effective February 2, 2026): initial day-camp licenses now run $950 to $4,000 and initial residential licenses $2,150 to $21,000. The lesson for founders anywhere: expect emergency-planning and site-hazard scrutiny to keep rising.

STAYING LICENSED

Inspections and renewals

Licensing is not one-and-done. New York inspects twice a year. New Jersey renews annually (application by May 1) and will accept your ACA certificate in lieu of a local inspection. Michigan inspects every year. Maine, with a good compliance record, may move you to a two-year inspection cycle. Build the renewal calendar, and the annual reports some states require (New Jersey's accident report, New York's injury reporting), into your operations from day one.

> State rules, fees and deadlines change constantly, Texas is the proof. Treat every figure here as a starting point and confirm it on your state agency's own page, with a date, before you rely on it.

FREQUENTLY ASKED QUESTIONS

Do all states license summer camps? No. Most license overnight camps, many license day camps, but the agency and rules vary enormously, and a few states (such as Indiana and Missouri) license few or none. Always check your own state agency.

What is the difference between licensed and accredited? Licensed means a government agency legally permits you to operate (mandatory where it exists). Accredited means the American Camp Association peer-reviewed you against its standards (voluntary). You need the license.

Which agency licenses camps? It depends on the state: a health department (NY, NJ, ME, NC, MA, TX), an early-childhood or child-care agency (CT, CO, OK, GA), or another body such as Michigan's MiLEAP.

Are day camps and overnight camps licensed differently? Usually yes. Overnight (resident) camps are regulated more heavily, often through the health department, while some states treat day camps as child care, sometimes with an exemption for ACA-accredited camps.

How far ahead do I apply for a license? Typically 30 to 90 days before opening (Connecticut 30 days, North Carolina 45, Massachusetts 90), and overnight camps may also need building-plan review, so start early.

READ THIS SECTION ONLINE

tools.k12academics.com/start-a-camp/state-licensing/

PART 3 OF 8

3 ACA Accreditation: The Voluntary Quality Standard

Accreditation by the American Camp Association is optional, but it is the nationally recognized mark of a well-run camp, it can lower your insurance, and in some states it earns real regulatory credit.

AT A GLANCE

Status	**Voluntary**
Body	**American Camp Association**
Standards	**~265**
First visit	**Usually Year 2**
Dues	**From $405**
Cycle	**Visit, then annual report**

THE IDEA

A national seal of quality

ACA accreditation is “a voluntary peer-review process of a camp's operations and procedures”, focused on health, safety and risk management. It is the only nationally recognized camp accreditation in the U.S., and parents, grantmakers and insurers look for it. It is separate from your state license, which you still need. For how accreditation works in general, see our Accreditation section.

WHAT THEY REVIEW

Around 265 standards

ACA reviews a camp against roughly 265 standards, grouped by area (such as program aquatics and watercraft), with the mandatory ones flagged. The standards cover staffing and supervision, health care, emergency planning, aquatics and other activities, transportation, and facilities. A camp meets the standards that apply to its program; the full text lives in the ACA Accreditation Process Guide, available to member camps.

A CONCRETE EXAMPLE

Camper-to-staff ratios

One of the most-cited standards is the staff ratio. ACA's ratio standard is:

Camper age	Overnight (per 1 staff)	Day (per 1 staff)
5 and younger	5	6
6–8	6	8

9–14	8	10
15–18	10	12

ACA also requires that staff be at least 16 and at least two years older than their campers, with at least 80% of program staff aged 18 or older (100% at camps primarily serving people with special needs). State ratio rules often differ, so follow whichever is stricter. (Verify current figures against the latest ACA guide.)

THE PROCESS

Apply by February, visited in summer

The accreditation year runs November to October. For a summer visit, the ACA timeline is: take the Accreditation Process Workshop in the fall or winter, apply and pay by **February 1**, complete the workshop and Written Document Review by **April 1**, host a one-day peer visit during your camp's full operating season, and receive your status in November. ACA advises 8 to 18 months of preparation.

> A practical consequence: because the visit must happen while the camp is actually running a session, a brand-new camp usually **cannot be accredited until its second summer**. Plan for it as a Year-2 milestone, not a launch requirement.

THE COST

Dues, fees and staff time

ACA membership dues “start at $405” on a sliding scale by budget, and accreditation fees are a separate sliding scale by size and location, with no extra charge for the workshop or the visit team's expenses. For larger camps, reported annual accreditation fees run roughly $800 to $1,000. The real cost is usually the staff time and policy work to meet the standards, which is also the point.

THE PAYOFF

Where accreditation earns credit

Beyond the quality signal, accreditation can lower insurance premiums, and several states give it regulatory weight: New Jersey accepts an ACA certificate in lieu of a local inspection, Oklahoma offers a licensing exemption for accredited camps, and Ohio requires accreditation for a day camp to receive state-funded child-care placements. Note the exception: Texas DSHS “cannot consider ACA accreditation to discount licensing fees”. Check how your state treats it.

FREQUENTLY ASKED QUESTIONS

Is ACA accreditation required to run a camp? No. It is voluntary. Your state license is what is mandatory. But accreditation is the recognized national quality standard, can lower insurance, and in some states earns regulatory credit.

How long does ACA accreditation take? Plan 8 to 18 months of preparation. Because the visit happens while the camp is operating, a new camp usually cannot be accredited until its second summer: apply by February 1, finish the workshop and document review by April 1, and host the visit that summer.

How much does ACA accreditation cost? Membership dues start at $405 on a sliding scale, with separate sliding-scale accreditation fees (roughly $800–$1,000 a year for larger camps) and no extra charge for the visit team. The bigger cost is the staff time to meet the standards.

What are the ACA staff ratios? By age: overnight camps run 1:5 (age 5 and under) to 1:10 (ages 15–18); day camps 1:6 to 1:12. Staff must be at least 16 and two years older than their campers. State rules may be stricter.

Does accreditation help with licensing? In some states. New Jersey accepts it in lieu of inspection, Oklahoma offers an exemption, and Ohio requires it for state-funded child care. Texas, however, does not discount fees for it.

READ THIS SECTION ONLINE

tools.k12academics.com/start-a-camp/aca-accreditation/

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PART 4 OF 8

Camp Facilities, Zoning and Insurance

The site is usually the biggest cost and the heaviest inspection burden, and camp insurance, especially abuse-and-molestation coverage, is often the gate that decides whether you can open at all.

AT A GLANCE

Biggest cost	**Facilities**
Code layers	**Zoning, fire, water, septic**
Pool	**Usually a separate permit**
Insurance gate	**Abuse & molestation**
Hosts require	**Certificates of insurance**
New in TX	**No cabins in floodplains**

THE IDEA

Two make-or-break items

Two things decide more camp projects than almost anything else: the **site** and the **insurance**. The site is usually the largest cost and carries the most inspections. Insurance, particularly coverage for abuse and molestation, is increasingly the gate that determines whether a camp can operate. Get both moving early.

THE SITE

Zoning, water, fire and food

Camp codes assume, and inspectors verify, compliance with local building, zoning, fire and health rules. Expect several layers:

- **Zoning and occupancy:** a permitted or conditional use for a camp, plus a certificate of occupancy. New Jersey requires compliance with local building, zoning and health codes before it issues a certificate.
- **Water and septic:** private wells need lab-tested potable water (Massachusetts and North Carolina require water analyses; Maine posts them with the license), and septic systems must be sized to peak occupancy.
- **Fire:** fire-marshal sign-off and sleeping-quarters inspections (Michigan inspects residential sites for fire twice a year).
- **Food service:** usually a separate food license (Maine charges $300) and graded kitchen inspections (North Carolina grades A/B/C, and below 70% a camp cannot operate).
- **Pools and waterfront:** almost always a separate permit from the camp license.

> A 2025 development worth noting: after the Camp Mystic flood, Texas now refuses to license camps with cabins in a floodplain. Flood and hazard mapping of your site is no longer optional, treat it as a first-week task.

A SHORTCUT

Renting a school, church or park

For a day camp, renting an existing facility, a school, church, community center or park, can remove most of the facility burden and cost, because many building, water and fire obligations sit with the host. The trade: the host will require you to carry and name them on insurance (commonly $1 million in general liability, often with abuse-and-molestation and participant-accident coverage), and you still own your own program safety.

THE INSURANCE STACK

What camps carry

A typical camp insurance package:

Coverage	Why it matters
General liability	Core third-party injury/damage; hosts commonly require $1M
Abuse & molestation (SAM)	The defining camp exposure — see below
Accident / medical	Pays camper medical bills regardless of fault
Property	Buildings, contents, equipment (resident camps especially)
Commercial / hired auto	Transport and field trips (critical for day camps)
Workers' compensation	Staff injuries; mandatory by state law in most cases
Management liability (D&O, EPLI), crisis	Board, employment and crisis-PR exposures

THE GATE

Abuse-and-molestation coverage

The single most important, and trickiest, coverage is abuse and molestation. It used to be automatic inside general liability; now insurers “start out excluding coverage and may offer a buy-back” only if the camp qualifies. To qualify, insurers typically require a personnel-screening system, written abuse-prevention and molestation procedures, and criminal background checks (see Staffing & screening). Package premiums can be substantial, one national camp insurer lists a $10,000 minimum account premium, though small sports day-camp programs can start far lower. ACA accreditation can reduce rates and is preferred by some carriers.

FREQUENTLY ASKED QUESTIONS

What permits does a camp site need? Typically a zoning or conditional-use permit, a certificate of occupancy, fire-marshal approval, tested potable water (private wells), an adequately sized septic system, a food-service license, and a separate pool or waterfront permit.

Can I run a day camp in a rented school or church? Often yes, and it removes most facility cost and inspection burden, because many obligations sit with the host. The host will require you to carry and name them on insurance, and you still own your program safety.

Why is abuse-and-molestation insurance such a big deal for camps? It is the defining camp liability, and general-liability policies now typically exclude it. Insurers only add it back if you have screening, background checks and written abuse-prevention procedures in place.

How much does camp insurance cost? It varies widely by size and program. One national camp insurer lists a $10,000 minimum package premium, while small sports day-camp programs can start in the hundreds. Accreditation can lower rates.

What is the new Texas floodplain rule? After the 2025 Camp Mystic flood, Texas will not license camps with cabins located in a floodplain, with narrow exceptions. It is a sign that site-hazard scrutiny is rising nationally.

READ THIS SECTION ONLINE

tools.k12academics.com/start-a-camp/facilities-and-insurance/

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PART 5 OF 8

Camp Staffing, Ratios and Background Checks

Who you hire and how you screen them is the heart of camp safety, and it is where state rules, ACA standards and your insurer's requirements all converge.

AT A GLANCE

Ratios	**Age-based (ACA + state)**
Staff age	**≥16 and 2+ yrs older**
Director	**State-approved in some states**
Screening	**Criminal + sex-offender**
Also required	**Abuse-prevention training**
Insurer	**Requires screening**

THE IDEA

Your staff is your program

Nothing shapes a camp's safety more than its people. Three forces set the rules here, and you must meet whichever is strictest: your state, ACA standards, and your insurer, who will not cover you without proper screening.

SUPERVISION

Camper-to-staff ratios and staff age

Ratios are age-based. ACA's standard runs from 1:5 (overnight, age 5 and under) to 1:12 (day, ages 15–18). States set their own: New York's Subpart 7-2 fixes minimum ratios and counselor qualifications, and Texas's 2025 rules set overnight ratios of 1:5 for ages 4–5 up to 1:10 for ages 15–17. ACA also requires staff to be at least 16 and at least two years older than their campers, with at least 80% of program staff aged 18 or older (100% at special-needs camps). Follow the stricter rule and build in coverage for breaks and days off.

LEADERSHIP

Camp director qualifications

States often regulate who may lead a camp. New Jersey's application lists alternative director-qualification paths, such as “nine months verified experience in a youth program” or a mix of administrative and teaching experience with certification. Connecticut requires the director and an alternate to be approved by the Office of Early Childhood. ACA sets its own director expectations. Identify and credential your director early, because licensing and accreditation both hinge on this role.

THE NON-NEGOTIABLE

Background checks

Screening is where you cannot cut corners. Requirements vary, but the strong-practice baseline is clear:

- **Massachusetts** bars anyone from working until the operator has obtained and reviewed a CRC/CORI criminal record, a juvenile record, and a sex-offender (SORI) check.
- **New York** requires a Statewide Central Register (child-abuse) check and a conviction statement for directors, plus sex-offender registry screening.
- **Connecticut** requires checks for all staff aged 18 and older, run through the Office of Early Childhood.
- **Michigan** requires a Livescan fingerprint background check with the application.

Even where the state requires little, do all of it anyway: state and national criminal checks, the national sex-offender registry, at least two references, structured interviews, and mandated-reporter and abuse-prevention training. Your insurer will require much of it, and it is the core of preventing the camp field's defining risk.

FREQUENTLY ASKED QUESTIONS

What are camp staff-to-camper ratios? Age-based. ACA runs 1:5 (overnight, youngest) to 1:12 (day, oldest); states set their own, and you follow whichever is stricter. Texas's 2025 overnight rules, for example, run 1:5 to 1:10.

How old must camp staff be? ACA requires staff to be at least 16 and at least two years older than their campers, with at least 80% of program staff aged 18 or older (100% at special-needs camps). Some roles, like waterfront lifeguards and drivers, have higher minimums.

What background checks do camp staff need? Commonly a state and national criminal-history check, a sex-offender registry check, and in some states a child-abuse registry or fingerprint check. Requirements vary by state, but insurers require screening regardless.

Does the camp director need special qualifications? In several states, yes. New Jersey lists experience-based qualification paths, and Connecticut requires the director to be approved by the state. ACA also sets director expectations.

Is abuse-prevention training required? It is required or expected by states, ACA and insurers. Even where not legally mandated, train all staff in mandated reporting, abuse recognition, and rules against one-on-one unobserved contact.

READ THIS SECTION ONLINE
tools.k12academics.com/start-a-camp/staffing-and-screening/

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PART 6 OF 8

Camp Health, Safety and Aquatics

A camp health care plan, medication handling, emergency planning and water safety are where licensing is most detailed, and where the stakes are highest.

AT A GLANCE

Health staff	**State-set (RN/MD/EMT etc.)**
Medication	**ADA: train staff to give**
Emergency plan	**Written, often filed**
Aquatics	**Lifeguard certification**
Waterfront guards	**Must be 16+**
Food	**State food code**

THE IDEA

Where the rules get specific

Health and safety is the most detailed part of any camp code, and for good reason. Expect concrete requirements on who provides health care, how medication is handled, how emergencies are planned, and how water activities are run.

HEALTH CARE

A plan and a qualified provider

States require a health care plan and a qualified health provider. New York requires a health director (a physician, PA, nurse practitioner, RN, LPN or EMT), First Aid/CPR-certified staff, a written medical plan approved by the local health department, and injury reporting. Massachusetts requires a licensed health care consultant (physician, nurse practitioner or PA) under a written annual agreement. Maine requires an on-site licensed health professional at residential camps. Most states also require a designated health-center area and a vehicle available for emergencies.

MEDICATION

A disability-law duty

Medication handling is both a health rule and a civil-rights duty. Under the ADA, camps must train staff to administer daily and emergency medications, the Department of Justice says camps must be ready to give insulin, and emergency medications such as glucagon and Diastat, “just as they do for the proper use of Epi-Pens”. Build medication authorization forms, storage, logs and trained staff into your plan.

EMERGENCIES

Plan for every scenario

Written emergency and crisis plans are required and increasingly filed with the state. New York requires a written safety plan approved by the local health department. Texas now requires emergency plans to be submitted to the state every year, active monitoring of weather alerts, and a camper

safety orientation within 48 hours of each session covering boundaries and hazards. ACA recommends a separate emergency action plan for each scenario (fire, drowning, missing camper, abuse allegation) and notes that crisis-management insurance often carries around a $25,000 limit for public-relations and related costs.

THE WATER

Aquatics and high-risk activities

Water is the highest-stakes activity. Lifeguards generally hold a current American Red Cross (or equivalent) certification, valid two years, and camps on lakes or rivers need the waterfront module on top of pool lifeguarding. A federal age floor matters here: lifeguards may be 15 at pools, but "must be at least 16 years of age" at natural waterfronts such as lakes and beaches (U.S. Department of Labor). States add their own aquatics rules, New York requires a camp aquatics director and progressive swim instruction, New Jersey has a full waterfront-safety subchapter, and Coast Guard-approved life jackets are standard for boating.

Other high-risk activities carry their own rules: Maine requires an annual inspection of challenge and ropes courses, and states expect qualified, competent instructors for horseback riding, archery and similar activities.

FREQUENTLY ASKED QUESTIONS

What health staff does a camp need? A health care plan and a qualified provider, defined by the state: often a physician, nurse practitioner, PA, RN, LPN or EMT, plus First Aid/CPR-trained staff. Residential camps usually need on-site coverage; a designated health center and an emergency vehicle are common requirements.

Can camp staff give campers medication? Yes, and under the ADA they must be trained to give daily and emergency medications such as insulin, glucagon and Diastat, much like EpiPens. Camps need medication authorization forms, secure storage, logs and trained staff.

What emergency planning does a camp need? Written emergency and crisis plans, increasingly filed with the state. Texas now requires annual emergency-plan submission, weather monitoring, and a camper safety orientation within 48 hours. ACA recommends a separate action plan per scenario.

How old must camp lifeguards be? At least 15 at pools, but at least 16 at natural waterfronts like lakes and beaches under federal labor rules. Lifeguards need current certification (e.g., American Red Cross), and open-water sites require the waterfront module.

What rules apply to ropes courses and horseback riding? States require qualified, competent instructors and often inspections, Maine, for example, requires an annual challenge-course inspection. Aquatics, horseback, archery and challenge courses each carry their own certification and safety rules.

READ THIS SECTION ONLINE

tools.k12academics.com/start-a-camp/health-and-safety/

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PART 7 OF 8

Camp Types: Where the Requirements Diverge

Overnight, day, special-needs, faith-based and municipal camps share a backbone but split apart at licensing, staffing and funding. Here is how each path differs.

AT A GLANCE

Most regulated	**Overnight with water**
Lightest	**Day camp, no water**
Day camp risk	**Treated as child care**
Special-needs	**Clinical staffing**
Faith/municipal	**Exemptions vary**
Trigger	**72 hours overnight**

THE IDEA

One backbone, several branches

Every camp shares the gates in the founding overview, but the requirements diverge most at authorization, staffing and funding. These are the branches that change the picture the most.

OVERNIGHT

Resident camps: the most regulated

Overnight (resident) camps carry the heaviest load. The trigger is usually 72 or more consecutive hours. On top of the backbone, expect: sleeping-quarters standards and fire inspections (Michigan inspects residential sites twice a year), full commercial water, septic, dining and kitchen systems, an infirmary or health center with 24-hour coverage, tighter ratios, and higher fees, Texas's new initial residential license runs $2,150 to $21,000 by camper count, versus $950 to $4,000 for day camps.

DAY

Lighter licensing, heavier on transport

Day camps are generally regulated more lightly, but with two twists. First, several states treat them as **child care** rather than camps, Colorado, Georgia, Ohio and Oklahoma among them, sometimes with an accreditation-based exemption, which brings child-care ratios, staff qualifications and screening. Second, day camps are transportation-heavy: buses or vans, commercial auto insurance, and the federal rule that counselors who drive campers should be 18 or older.

SPECIAL NEEDS

The clinical branch

Special-needs and therapeutic camps add a clinical layer. ACA expects 100% of program staff to be 18 or older. New York adds requirements for

camps enrolling campers with disabilities, overseen by the state Justice Center. North Carolina classifies a residential therapeutic camp as a behavioral-health treatment facility, which brings licensing well beyond the sanitation permit. Expect higher-level on-site health staff, medication protocols and clinical intake, and remember that the ADA applies at mainstream camps too, children with disabilities must be individually assessed and cannot be charged for reasonable modifications.

FAITH-BASED & MUNICIPAL

Exemptions that vary

Faith-based and municipal camps often get breaks, but inconsistently. Fee waivers exist in some states (New York waives its permit fee for religious operations; Oklahoma exempts church-accredited camps), but Texas explicitly created no faith-based or nonprofit exemption. Under the ADA, religious organizations are exempt from Title III, while municipal camps fall under Title II. Connecticut's day-camp definition excludes municipal programs, and many Massachusetts municipal camps are exempt, though some license voluntarily. Always confirm your specific exemption in writing, do not assume it.

FREQUENTLY ASKED QUESTIONS

What counts as an overnight (resident) camp? Usually a camp operating 72 or more consecutive hours. Overnight camps are the most regulated: sleeping quarters, fire inspections, 24-hour health coverage, tighter ratios and higher fees.

Are day camps regulated as child care? In several states, yes, Colorado, Georgia, Ohio and Oklahoma among them, sometimes with an exemption for ACA-accredited camps. That brings child-care ratios, staff qualifications and screening. Elsewhere day camps are lighter.

What is different about a special-needs camp? A clinical layer: all program staff aged 18+, higher-level on-site health staff, medication and clinical-intake protocols, and in some states (e.g., North Carolina) behavioral-health facility licensing. The ADA also applies at mainstream camps.

Do faith-based or municipal camps get exemptions? Sometimes, but inconsistently. Some states waive fees or exempt church-accredited camps; others (Texas) create no such exemption. Religious camps are exempt from ADA Title III; municipal camps fall under Title II. Confirm any exemption in writing.

Which camp type is hardest to start? An overnight camp with a waterfront on a new site, because it combines the heaviest licensing, facilities, health and aquatics requirements. A day camp in a rented space with no water is the lightest.

READ THIS SECTION ONLINE
tools.k12academics.com/start-a-camp/camp-types/

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PART 8 OF 8

The Federal Rules Every Camp Must Follow

Whatever your state requires, four federal rules apply to every camp: seasonal wage law, youth-employment limits, OSHA's bloodborne-pathogens standard, and the Americans with Disabilities Act.

AT A GLANCE

Wages	**FLSA seasonal exemption**
Young staff	**Youth-employment limits**
First aid	**OSHA bloodborne pathogens**
Access	**ADA Title II / III**
Applies	**Everywhere**
Rule	**Stricter of state or federal**

THE IDEA

The national baseline

State licensing varies, but a federal floor applies to every U.S. camp. Four rules matter most, and where state law is stricter, the stricter rule wins.

WAGES

The seasonal-camp exemption

Under the Fair Labor Standards Act (§13(a)(3)), employees of an “organized camp” can be exempt from federal minimum wage and overtime if the camp either does not operate more than seven months a year, or meets a seasonal-receipts test. Two cautions: central-office staff serving a chain of camps are not covered, and some state wage laws do not recognize the exemption, in which case the state rule applies. Do not assume the exemption without checking your state.

YOUNG STAFF

Child-labor rules for teen employees

Camps employ a lot of teenagers, so federal youth-employment rules apply:

- 16 is the basic minimum working age; 16- and 17-year-olds may work unlimited hours in non-hazardous jobs.
- 14- and 15-year-olds may work only outside school hours, up to 8 hours on a non-school day and 40 in a non-school week, and only between 7 a.m. and 7 p.m. (extended to 9 p.m. from June 1 to Labor Day).
- Counselors who drive campers should be 18 or older; federal rules sharply restrict minors operating motor vehicles.
- Lifeguards may be 15 at pools but must be 16 at natural waterfronts.

Federal law does not require work permits, but many states do, and the seasonal wage exemption does not exempt a camp from these youth-

employment limits.

FIRST AID

OSHA bloodborne pathogens

OSHA's bloodborne-pathogens standard (29 CFR 1910.1030) covers camp staff “designated as responsible for rendering medical assistance”. In a letter addressed specifically to summer camps, OSHA explained that designated first-aid responders need an exposure-control plan, training and the offer of the hepatitis B vaccine. Staff who give first aid only as a collateral duty get a narrow exception if the camp reports blood exposures, offers the vaccine afterward, and trains on the procedure, but camp nurses and health-center staff are fully covered.

ACCESS

The Americans with Disabilities Act

Private camps are public accommodations under ADA Title III; municipal camps fall under Title II. The Department of Justice's position is that camps must make reasonable modifications unless they would fundamentally alter the program, must evaluate each child individually, “cannot be required to pay the cost of the reasonable modifications” onto parents, and must train staff to give medications such as insulin and glucagon. Religious organizations are exempt from Title III, and new or altered facilities must also meet ADA accessibility standards.

FREQUENTLY ASKED QUESTIONS

Can a camp pay below minimum wage? Possibly. The FLSA seasonal-camp exemption (§13(a)(3)) can exempt an organized camp from federal minimum wage and overtime if it operates seven months or less or meets a receipts test, but some state wage laws override it, so the stricter rule applies.

How old must camp staff be under federal law? 16 is the basic minimum. 14- and 15-year-olds may work limited hours outside school and only 7 a.m.–7 p.m. (9 p.m. in summer). Drivers should be 18+, and lifeguards must be 16 at natural waterfronts.

What is the OSHA bloodborne-pathogens rule for camps? Staff designated to give medical assistance need an exposure-control plan, training and the offer of a hepatitis B vaccine. A narrow exception exists for collateral-duty first-aiders, but camp nurses and health staff are fully covered.

Does the ADA apply to summer camps? Yes. Private camps are covered by ADA Title III and municipal camps by Title II. Camps must make reasonable modifications, assess each child individually, not charge parents for those modifications, and train staff to give medications. Religious organizations are exempt from Title III.

Do camp staff under 18 need work permits? Federal law does not require them, but many states do. The seasonal wage exemption does not remove youth-employment restrictions, so check your state's work-permit and hours rules.

READ THIS SECTION ONLINE

tools.k12academics.com/start-a-camp/federal-rules/

REFERENCE

Sources & Authorities

Primary government, nonprofit and accreditor sources. Verify current fees, deadlines and state rules at these links before relying on them.

American Camp Association — Standards at a Glance
https://www.acacamps.org/accreditation/overview/standards-glance

ACA — Timeline for On-Site Visits
https://www.acacamps.org/accreditation/accreditation-academy/timeline-site-visits

ACA — How Much Does Accreditation Cost?
https://www.acacamps.org/how-much-does-accreditation-cost

ACA — Membership FAQ
https://www.acacamps.org/membership/frequently-asked-questions

ACA — State Laws & Regulations (by state)
https://www.acacamps.org/resources/state-laws-regulations

New York State DOH — Children's Camps
https://www.health.ny.gov/environmental/outdoors/camps/

Connecticut Office of Early Childhood — Youth Camps
https://www.ctoec.org/licensing/youth-camps/apply/

Michigan — Camp Licensing (MiLEAP)
https://www.michigan.gov/lara

Maine CDC — Health Inspection Program (Youth Camps)
https://www.maine.gov/dhhs/mecdc

North Carolina DHHS — Environmental Health (camps)
https://ehs.dph.ncdhhs.gov

Texas DSHS — Youth Camp Program
https://www.dshs.texas.gov/youth-camp-program

IRS — Form 1023 FAQ (nonprofit)
https://www.irs.gov/charities-non-profits/frequently-asked-questions-about-form-1023

U.S. DOL — Youth Employment (Fact Sheet #43)
https://www.dol.gov/agencies/whd/fact-sheets/43-child-labor-non-agriculture

OSHA — Bloodborne Pathogens for Summer Camps (interpretation)
https://www.osha.gov/laws-regs/standardinterpretations/1992-10-01

U.S. Dept. of Justice — Summer Camps and the ADA
https://www.justice.gov/file/campadaflyerpdf/dl

American Red Cross — Lifeguard Training
https://www.redcross.org/take-a-class/lifeguarding/lifeguard-training

A note on accuracy. Cost and timeline figures are informed estimates; no authoritative national dataset exists. State rules change often, confirm at the source.