

ADVICE ON

# Buying and Owning Your First Horse



The British Horse Society  
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**Owning your first horse is a very exciting prospect. It is ultimately what every rider aspires to. Visualise those lazy summer hacks down country lanes; competing at your local show; that first place rosette!!! In reality finding and maintaining your perfect horse may not be as easy or as cost effective as you first think.**

**Before buying or loaning your first horse you need to consider the following issues:**

- Time dedication
- Your ability
- Your finances
- Facilities available
- Choosing the right horse
- Long term considerations
- Where to start looking
- Viewing a potential horse
- Purchasing
- Loaning
- The first few weeks
- What to do next

## TIME DEDICATION

Owning or loaning any horse is a very time consuming hobby. Consideration needs to be given as to how you would adapt your daily routine to care for a horse. This would not simply be half an hour in the morning and half an hour in the evening. Always remember that things can and will go wrong especially when you are in a rush. Even if you are just going to check rugs, give fresh water and feed this can take a considerable amount of time. This of course does not include picking out hooves, grooming, exercising, handling, mucking out etc (For further information read the BHS advisory leaflet on The Cost of Keeping a Horse or Pony).

Thought needs to be given to giving up your weekend lie-ins. A horse needs and adapts to routine and if this means that you feed him at 6am in the week, he will expect his food at the same time at the weekend. Changes to his feeding routine can upset him and predispose him to ailments such as colic.

When you are planning a holiday you will also need to think about who is going to look after the horse and make sure that you are leaving him in the care of a capable and knowledgeable person.

## YOUR ABILITY

You must be realistic about your own capabilities as this is essential in determining what type of horse you need to look for. There is no point buying or loaning a horse that is beyond your capabilities as this will make what is supposed to be an enjoyable partnership into a horrendous and potentially dangerous one!

Make a list of:

1. Your horse riding abilities, (i.e. how many years you have been riding, relevant qualifications, riding experiences etc).
2. Your competency when handling a horse from the ground
3. An assessment of your general horse care and welfare knowledge.

Be truthful, fooling yourself may result in a horse fooling you!

Once you have done this can you truthfully answer the following questions:

1. Would you know what to do if the horse started napping and rearing?
2. How would you deal with a horse that refuses to load?
3. Do you know what colic and laminitis are? Would you recognise the symptoms if your horse had either of these ailments?

Hopefully the above tasks will have made you think about what your true abilities are. There is nothing wrong with admitting you are not an expert and that you are not the best at everything, everyone still has plenty of scope for learning no matter how good they think they are. You do not need to be an expert to own a horse, but you do need to have the sense to admit you are not. The willingness to learn and take advice is essential.

## YOUR FINANCES

Buying and owning a horse is a huge financial commitment. The initial purchase cost is minimal compared to the cost of keeping a horse (For further information about costs read the BHS advisory leaflet on The Cost of Keeping a Horse or Pony). The costs of keeping a horse can be comparable to those of running a car.... Could you afford to run another car? Not only must the initial costs be considered (i.e. purchasing the horse, tack, rugs, grooming kit) but also the long-term financial commitments (feeding, worming, feet, teeth, vaccinations, bedding, livery, vets fees, competition fees the list

goes on!!).

When looking to buy a horse you will need to set yourself a purchase budget. Be realistic, the perfect horse does not exist, but to meet the qualities and expectations that you desire will not come cheap. Equally you will need to ensure that you are not paying too much money for the horse you are getting. Consulting with a person who has good equine knowledge and lots of experience is essential.

## KEEP

Consideration needs to be given as to where and how you will keep the horse. This will not only affect you financially but will also affect how much time you will need to commit to the horse. There will be advantages and disadvantages to owning your own land or keeping the horse at livery. If you are lucky enough to have your own land and stabling provisions then the cost of keeping a horse will be reduced considerably, however the time commitment may be increased in comparison to

keeping a horse at full or part livery. If you do not own your own land or stables and are going to keep the horse at livery you will need to consider many more factors including the type of livery, the location of the livery yard, its facilities, the level of care offered and the costs (For further information about livery read the BHS advisory leaflet on *The Cost of Keeping a Horse or Pony*).

## CHOOSING THE RIGHT HORSE

Once you have decided on your budget, your ability and where you are going to keep the horse the next step is to decide what purpose and activities you will want the horse for i.e. will the horse be used for hacking, competition or purely as a companion? Is there a particular type or breed of horse you desire within your height range? Ask yourself what essential qualities the horse must have? Write a list of all your aspirations and stick to them.

- Height
- Age
- Breed

- Blood lines
- Colour
- Sex
- Personality traits (i.e. calm, lively, friendly, patient etc)
- Previous training
- Competition ability/ history

It is all too easy to fall in love with the first horse you see. Do not be in a rush, finding the right horse takes time and in many cases you will see a number of horses before you find the one that is truly right for you.

## LONG TERM CONSIDERATIONS

When purchasing a horse you are taking on an enormous commitment, therefore you must consider the long-term future of the horse. If you buy a child's pony what will you do with the pony once the child has outgrown it? Would you sell the pony, loan it or perhaps keep it as a companion? Will you keep the horse into its old age and retirement? Would you know how to care for an elderly horse? Would you be able to make the decision when the time comes to have the horse humanely destroyed? What will happen if your financial circumstances change? What will you do if you can't handle or deal with the horse you have bought?

Do not be under illusions that it is easy to sell or re-home an unwanted or outgrown horse or pony. There are a very limited number of centres that have varying remits for taking in horses and ponies; however there is no guaranteed place for your animal and often there are very long waiting lists.

Selling or loaning any horse or pony can be a long drawn out process and may take months rather than weeks. When selling a horse you need to put a realistic price on it and write an honest, but appealing advertisement (For further information read the BHS advisory leaflet on *Loaning and Leasing*).

## WHERE TO START LOOKING

Once you have established all the above criteria you can start to search for your ideal horse. Horses are advertised in many different places both for sale and loan. Some horses will be advertised in your local saddlers shop and a larger number will be advertised in equestrian magazines, local papers and on the internet. It is always advisable to enquire at local riding establishments, livery yards, pony or riding clubs and with equine experts (i.e. farriers and instructors) in your local area and let people know that you are looking for a horse.

You can purchase a horse from a sale, market or fair, but you

must always be very cautious. When buying at a sale, you do not get to see the animal in its home environment and the pre-purchase trial is either limited or non-existent. You need to be extremely knowledgeable and experienced to go to a sale and purchase a horse that is suited to you, even the most experienced people can be caught out!

There are a number of people who deal in buying and selling horses; not all are reputable. Always check them out before you go and see the horse you are interested in.

## VIEWING YOUR POTENTIAL HORSE

Once you have made all the above considerations, found adverts of horses that appeal to you and match your criteria, you now need to prepare yourself for contacting the owner and arranging a visit.

Before you make initial contact with the seller, make a list of questions to ask over the phone to determine whether this horse may be potentially suitable; this could save you a wasted journey, time and money.

Consider the following questions when making your list, these may need to be adapted depending on whether you want a horse for ridden work or as a companion:

- Why are you selling the horse?
- Age?
- Temperament?
- Height?
- Cost?
- Sex?

- Colour?
- How experienced is the horse?
- Has the horse ever had any injuries/ illness?
- Does the horse demonstrate any stereotypical behaviours (i.e. weaving, crib-biting, box walking)?
- Does the horse have any conformational faults?
- What is the horse like hacking, in traffic alone, and in company?
- What is an average daily routine for the horse?
- How does the horse behave with other horses, both when ridden and turned out?
- Does the horse have a passport?
- What is the horse's breeding? Is the horse registered/ eligible for registration?
- Are tack and rugs included in the price?
- Is the horse vaccinated, what with and are these up to date?
- What is the horse like to load, catch and clip?
- How does the horse behave with the farrier and the vet?
- How long have you owned the horse? Where did you get the horse from?
- Has the horse ever suffered with laminitis or sweet itch?
- Is the horse shod?
- Is the horse in full work? When was the last time the horse was ridden?
- How does the horse behave at shows/ competitions?
- Would you class the horse as a novice/ experienced rider?

Once you have asked all the questions over the telephone, do not make a decision immediately. Tell the seller that you will call them back to arrange a visit once you have had time to think.

If you feel sure that the horse may be suitable, then call back the seller and arrange a visit. Make sure you explain exactly what you want to see when you visit, i.e. lunge, jump, load, hacking etc.

Always take an experienced person with you e.g. a BHS qualified instructor, to view any horse.

## PURCHASING YOUR HORSE

When you have found the horse which you feel is the most suitable for you and that has met your criteria, it is strongly recommended that you arrange for a vet to carry out a pre-purchase veterinary examination. Whilst this may seem costly, it may save you a lot of money in the future. A pre-purchase examination reduces the chance of buying a horse that may have health problems or become unsound in the future. If you choose to insure the horse the insurance company may request a copy of the pre-purchase examination certificate, which your vet will issue if the horse passes the examination.

Prior to the pre-purchase examination you will need to explain to your vet for what purpose you are purchasing the horse, for example hacking, eventing, dressage etc. The vet will then assess the horse with the above in mind and determine whether the horse is physically suitable for the purpose stated. Although a pre-purchase vetting certificate may identify possible concerns for the future, it is not a guarantee. There are very few horses around without any blemishes or minor imperfections which may not necessarily be a problem, but for peace of mind, it is always best to get them checked out.

Always try to be on time. When you arrive re-assure yourself of the answers to questions that the seller may have previously given you. Never get on any horse without seeing somebody else ride it first -protect yourself!

Observe the horse being handled; make notes and check the general health of the horse including body condition, feet and legs, look for any old injuries, lumps bumps or any abnormalities. Do not be frightened to ask what things are, this could be a potential problem if you decide to purchase it. Ask to see the horse ridden, this will allow you to observe the horse's paces, movement and behaviour under saddle. Take every opportunity to assess the horse, ask to see the horse being hacked down the road, lunged, loaded, jumped etc. Make sure you ask any questions that spring to mind, no matter how silly you think it may be.

Once you have seen the horse being ridden and you and your advisor are confident that it is safe, ask whether either of you could have a ride. Do not be over ambitious to start with, remember this is a new horse for you and you are a new rider for the horse, however, putting it through his paces of walk, trot, canter and even a jump should not be too much to ask, especially if this may be potentially yours.

Having tried the horse and asked all the questions you feel appropriate do not make an instant decision, go away and discuss the viewing with your advisor. Do not be afraid to contact the seller and ask more questions or to arrange another viewing. If you are not interested do not waste any more of the seller's time.

If you think the horse is suitable ask to visit again and ride it a few more times so you can develop a feel for the horse. Remember to refer back to your list and ensure the horse has all the requirements and qualities you wanted, again do not make rash decisions.

It is advisable to obtain a receipt for your money and you may also want to consider a sale contract. The sale contract should state the terms and conditions that the horse was bought under. You may choose to include the following:

- The sale date and cost of the horse.
- The name and signature of both parties (the buyer and the seller).
- The name of the horse, age, colour, sex and a brief description.
- A list of any additional equipment sold with the horse including registration documents, flu vaccination certificate, passport, tack, rugs etc.
- The start date, termination date and conditions of the trial period (if any) agreed by both parties. Trial periods can be fraught with problems for both the buyer and seller, it is therefore advisable to ensure that all aspects of this trial period are covered in writing, including whose responsibility it is if the horse is ill, injured etc, who pays the insurance etc.
- Conditions of sale.
- A statement of any known 'stereotypes', injuries or problems the horse may have.
- A description of the horse's abilities and a "fit for use" statement.
- A statement acknowledging that the horse will need a settling in period to adjust to its new environment.



(This is purely for guidance only; Legal Advice should be sought on any documents to ensure that they are legally binding)

As from 30th June 2004 all equines within the UK will require a passport identification document. It will be a legal

requirement that the passport is transferred with the horse and is given to the new owner at the time of the sale. It is then the responsibility of the new owner to send the passport to the relevant issuing authority to amend ownership details.

## LOANING YOUR HORSE

Loaning a horse can be as exciting as buying one; the agreement will be between yourself (the borrower) and the owner. If you are not 100% sure that you can cope with the responsibility and financial commitment of owning your own horse, then loaning could be a sensible option. Loaning does bring with it as much commitment financially and requires the

same time dedication and level of care as owning a horse. However you do not own the horse, therefore you would not be responsible for the sale or finding a new home, unless specified otherwise in the loan agreement (For further information about loaning, please read the BHS advisory leaflet on Loaning and Leasing).

## THE FIRST FEW WEEKS

For the first few weeks the horse will be adjusting and settling into its new environment. It will be advisable to check when the horse was last wormed and ideally get your vet to perform a faecal egg count to ensure that the horse does not have a high worm burden and that it is not going to infect the pasture. Introducing the horse to companions or field mates should be done gradually to avoid bullying and to allow

changes in the pecking order. The first few weeks should be spent getting to know your new horse and allowing the horse to get to know you. It will take time for the horse to learn to trust you and for you to establish a good partnership.

Ideally before you even collect or arrange for the horse to be delivered you should register with a farrier and a vet.

## WHAT TO DO NEXT

Having established a good relationship with your horse you may wish to be more adventurous in the activities you do together. There are various societies and organisations that hold events and activities for riders and horses of all abilities and standards; these vary greatly from BHS TREC to 3-Day Eventing.

Regular riding lessons with a BHS qualified instructor are recommended to ensure that you and your horse continue to improve. The potential for learning, improving and training in the horse world is endless. No matter how good you or your horse are there is always room for improvement.

As a horse owner there are a number of courses and qualifications that you can attain to increase your depth of knowledge and riding skills.



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