

ADVICE ON  
Buying and Owning a Horse



# Buying and Owning a Horse

The prospect of owning a horse is exciting but there are a number of important considerations that will need to be taken into account. Making the decision to buy a horse or pony shouldn't be taken lightly or rushed into. Buying a horse that turns out to be unsuitable or unsafe can be extremely upsetting and potentially leave the new owner in a difficult situation. Taking the time to fully research and assess the impact owning a horse will have on your daily routine is imperative.

Before even embarking on the search for a horse, there are several issues that need careful consideration, including the level of commitment (both in terms of time and finances) that owning a horse entails.

## Time Commitment

Caring for a horse is time consuming and consideration needs to be given as to how you would adapt your daily routine to care for a horse. Both field-kept and stabled horses will need to be checked a minimum of twice daily especially during the winter. Daily jobs will vary depending upon the time of year but these can include mucking out, providing fresh water and feed, grooming, checking and changing rugs and exercising/riding the horse. Regular farrier appointments and, as necessary, veterinary, saddler and equine dental technician visits will all require extra amounts of your time, usually during the working day.

The majority of horses adapt quickly to a new routine although it is important to remember that all horses are individuals and can respond differently to a given situation. Some horses can become anxious or stressed if their routines are not adhered to. For example, if you turn your horse out before going to work at 7am, the horse may anticipate being turned out at approximately the same time during the weekend.

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

## Finances

Buying and keeping a horse is a huge financial commitment. The initial purchase cost can be relatively small when compared to the cost of keeping a horse. Not only must the initial costs be considered (such as purchasing the horse, tack and rugs) but also the long-term financial commitments such as feeding, worming, farrier, dental checks, vaccinations, bedding, hay/haylage, insurance, livery charges and veterinary fees. Be prepared for sudden price increases if, for example, there is a shortage of hay. You should also consider how unforeseen circumstances such as unemployment or illness would impact on your ability to care for and keep the horse.

The BHS advice leaflet "The Cost of Keeping a Horse or Pony" will provide you with a useful guide to the level of financial commitment that owning a horse entails.



# Keeping the Horse

Careful thought needs to be given in advance 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 on a daily basis. There are advantages and disadvantages both to owning/renting your own land or keeping the horse at a livery yard. Keeping a horse on your own land will eliminate the cost of livery fees, however your time commitment may be increased greatly.

If you decide to keep your horse at a livery yard it is important to consider the following points:

- The type of livery you need (DIY, part, working, full)
- The location of the livery yard (how far from home is it?)
- The facilities the yard has including any hacking routes
- Knowledge and experience of the yard owner, yard manager and staff
- Cost of livery and any additional charges

The BHS operates an approval scheme for riding establishments and livery yards. The scheme has horse and pony welfare, along with client safety and satisfaction, as priorities. All establishments are insured for public liability and comply with the latest health and safety legislation. For further details or advice on the types of livery available contact the BHS Approvals Department or visit the BHS website ([www.bhs.org.uk](http://www.bhs.org.uk)) to find a yard in your local area.

## Long-Term Considerations

When buying a horse, the last thing you may be thinking of is what will happen five or ten years down the road. However, planning ahead for the long-term future should be considered when deciding to buy a 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 the pony as a companion? What would you do if your horse was no longer able to participate in a particular discipline or was not suitable to be sold on to another home? What would you do if your horse has to be retired? Responsible rehoming is a key aspect of horse ownership and is essential if you can no longer keep the horse in order to prevent him falling into the cycle of neglect that welfare charities witness on a daily basis. The majority of equine charities are only in a position to assist with welfare cases and generally do not have the resources to rehome retired horses. Many owners assume that a charity will be there to look after the horse in the future, this is rarely the case. The responsibility lies with all horse owners to ensure their animal does not suffer and finding him a suitable home if you can no longer keep him is an essential part of this.

## Choosing and Buying the Right Horse

Once you have thought everything through carefully and decided to go ahead with purchasing a horse the search can begin. This can be a bewildering process but the information below should help you to make the right decision.

When looking for a horse to buy you will need to set yourself a purchase budget based on what you can realistically afford to spend. Don't be tempted to buy a horse just because it is cheap. Although there are certainly bargains to be had, there is usually a reason why a horse is a lot less

expensive than you might expect it to be. Write down what type of horse you are looking for and, most importantly, what you want to do with the horse. Research the types of horses for sale and the current prices they are being advertised for. Equestrian magazines and websites advertise hundreds of horses for sale and will provide you with a vast array of choice. Another consideration is how far you are prepared to travel to view a horse as fuel costs can quickly mount up. It is strongly advised to never buy a horse unseen and without a thorough trial.



## Owner/Rider's Ability

It is essential to be realistic about your own ability, knowledge and experience when deciding what type of horse you want. Buying a horse that does not match your capabilities may not prove to be an enjoyable partnership and can end in a lot of heartache as well as being potentially unsafe. If you are buying a child's pony it is particularly important to ensure the pony is safe and suitable. The Animal Welfare Act (2006) and Animal Health & Welfare (Scotland) Act 2006 state that a child under the age of 16 years cannot be held responsible for an animal. Therefore, the parent/guardian will be legally responsible for the welfare of the horse or pony and must be competent and knowledgeable regarding the care and management that will be required. The BHS offers Horse Owner's Certificates which will provide a sound foundation for how to care for a horse.

Creating a list of what your ideal horse would be and the activities you would like to do (dressage, hacking, Riding Club competitions for instance) is sensible before viewing any horses. Considerations include:

- Height range
- Age range
- Breed
- Sex
- Competition ability/history
- Are you willing to take on a young or difficult horse or would you prefer an experienced schoolmaster?

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. Don't fall into the trap of being pressurised by the seller, take your time and be confident that you have made the right decision.

# Finding the Right Horse

Horses are often advertised for sale or loan in tack shops, feed merchants, equestrian magazines, local papers and on numerous websites. If you are having difficulties finding your ideal horse, it can sometimes be beneficial to place a wanted advert for the type of horse you are searching for.

Numerous sales and markets are held nationwide throughout the year with a huge range of different types of horses and ponies being available. Buyers, particularly first time purchasers, should be very cautious if going down this route. When buying from a sale it is not possible to see the animal in its home environment and there is

unlikely to be an opportunity to ride the horse before purchase. The BHS does not recommend purchasing from a sale or auction for the first time horse buyer.

There are a number of businesses that deal in buying and selling horses. For some buyers, the opportunity of viewing a variety of horses on one yard is more convenient than travelling to several different yards. There are many good dealers but, as in any field, unfortunately there are also those who are not reputable. Always try and find out some history of the dealer and what their reputation is before you visit the establishment.

## Viewing Your Potential Horse

Once you have identified horses that appeal to you and match your criteria, you may have lots of questions to ask the seller before arranging a visit.

Make a list of questions to determine whether this horse may be potentially suitable; this could save you a wasted journey, time and money. The following questions may be useful to ask depending upon the type of horse you are looking to buy/loan:

- Why is the horse for sale?
- Would you class the horse as a novice/experienced ride?
- What is the horse's temperament like?
- What work is the horse currently doing?
- Has the horse ever had any injuries/illness?
- What is the horse's normal routine during summer and winter?
- How does the horse behave with other horses, both when ridden and turned out?
- Is the horse good to hack out alone and in company?
- Is the horse registered with a breed society or eligible for registration?
- Does the horse have a passport?
- Are tack and rugs included in the price or available for sale?
- 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, sweet itch or colic?
- Is the horse shod?
- How does the horse behave at shows?
- Is the horse vaccinated and are these up to date?

The majority of reputable vendors will want the prospective purchaser to know as much as possible

about the horse and will not want to waste their time arranging viewings when the horse and purchaser are simply not suited – therefore do not feel embarrassed about asking a lot of questions!

If the horse sounds ideal, arrange a viewing of the horse with the seller. If you have any uncertainties do not make a decision immediately. Inform the seller that you will call them back to arrange a visit once you have considered their answers. When arranging a viewing ensure you make it clear what you would like to see the horse doing; for instance, being caught and brought in from the field, ridden in the school, lunged, jumped, ridden out on the road or out in an open field.

The BHS strongly advises that you take an experienced person who knows your ability and requirements with you to the viewing of the horse. Many BHS Registered Instructors will be willing to provide this service.

At the viewing, observe the horse being handled; check the general health of the horse including body condition, hooves and legs, look for any old injuries or any abnormalities. Do not be worried to ask what things are; it is better to ask extra questions than too few. You may want to see the horse trotted up before it is tacked up so you can see how straight and correctly it moves. Watch the horse being tacked up, is it happy having the saddle put on or does the horse fidget, kick out or try to bite? This could be a

sign of a potential problem. Does the horse accept having the bridle on or is he resistant or showing any signs of being head shy?

Never get on any horse first – once the horse is tacked up, the vendor or their representative should ride the horse while you watch. They should be willing to show you the horse in walk, trot, canter and over a jump. Always put your safety first, if you have any concerns about riding the horse then it is unlikely that this horse is suitable for you.

While the horse is being ridden you will be able to observe its paces and behaviour under saddle. If you are confident that it is safe, ask whether you can ride the horse. 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 over a jump should be acceptable for a horse in regular work.

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 a second viewing. If you are not interested do not waste any more of the seller's time and advise them accordingly.

It can take many viewings to find the right horse. Even though this can be disheartening, don't be put off. It is worth waiting to make sure you buy the right horse.

## Purchasing a Horse

When you have found the horse which you feel is the most suitable for you, the BHS strongly recommend that you arrange for a vet to carry out a pre-purchase veterinary examination (vetting). While this may seem costly, it could save you a lot of money in the future and so should be seen as an investment. A pre-purchase examination reduces the chances of buying a horse that may have underlying health problems or condition that may cause the horse to become unsound in the future. Insurance companies may request a copy of the pre-purchase examination certificate which the vet will issue if the horse passes the examination.

Prior to the pre-purchase examination you will need to explain to the vet for what purpose you are purchasing the horse, for example hacking, eventing, dressage. The vet will then assess the horse and determine whether it is suitable for your purpose. Although a pre-purchase vetting certificate may identify possible concerns or



suggest the horse is suitable for your needs, it is not a guarantee. Like an MOT for a car, the vetting can only assess the condition of the horse on the day of the test. However, it is likely to flag up any major issues that you might otherwise miss.

Before purchasing a horse, either party may decide that they would like a trial period to confirm their decision. Trial periods allow the opportunity for the buyer to ensure that this is the right horse for them before parting with their money, and also for the seller to be happy that they are selling the horse to the right person. Trial periods can be fraught with problems for both the buyer and seller. Therefore it is essential to ensure that all aspects of the trial period are covered in writing, including whose responsibility it is if the horse is ill or injured and who pays for the insurance to cover the trial period.

When purchasing the horse ensure you 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 purchased 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) and if possible a third party witness
- Description of the horse including name, age, colour, markings, height, sex

## Equine Passports

In 2004 it was made a legal requirement that all equines within the UK must have a passport that is compliant with EU legislation. You should not purchase a horse without a passport (for full details on the current passport regulations visit the Defra website). Check that the passport silhouette matches the horse you are going to purchase. In passports where no completed silhouette is available, the passport will have been issued after 1 July 2009 and the horse will have been compulsorily microchipped. It is advisable to ask the vet to check the microchip number at the vetting – this way you can check the microchip detailed on the passport matches the microchip in the horse. Passports issued before 1 July 2009 did not require the horse to be microchipped, so don't

- A list of any documentation provided with the horse such as registration papers and the horse's passport
- A list of any additional equipment sold with the horse including any tack and rugs
- Any conditions of the sale for example, if no money is exchanged but the ownership of the horse is formally transferred
- A statement of any known stereotypies, injuries or problems (recently or in the past) 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 list is purely for guidance only; legal advice should be sought on any documents to ensure they are legally binding. Access to a free legal helpline is one of the benefits of BHS Gold membership.

The saying 'Buyer Beware' is applicable when purchasing a horse. It is important to ask as many questions as possible and having a sale contract can help if a dispute arises. Legislation is in place regarding the mis-selling of a horse, but the law can vary slightly depending upon if the horse was brought from a private seller or dealer. Once a horse has been purchased, if any disputes arise, legal advice should be sought.

worry in this instance if the horse doesn't have a microchip.

It is a legal requirement that the passport is transferred with the horse and given to the new owner at the time of the sale. Do not fall victim to excuses for a passport not being provided, as you will also require a passport for transporting the horse to a new yard. It is then the responsibility of the new owner to send the passport and any required paperwork to the relevant Passport Issuing Organisation to amend the ownership details. Under the Horse Passport Regulation 2009, the passport should be sent for change of ownership no later than 30 days after the sale. Failure to change the ownership is an offence.

# The First Few Weeks

It is important to check with the previous owner, the horse's current management and feeding routine.

Questions to ask could include:

- Is the horse stabled? If so what type of bedding is used?
- What is the horse currently being fed? (Remember, for the sake of the horse's health, any changes in diet must be made gradually).
- When was the horse last wormed and which wormer was used?
- When is the horse due to be shod/trimmed?

Introducing the horse to his new field companions should be done gradually to avoid bullying and allow the herd to settle. Ideally, and where facilities allow, the horse should be turned out in an empty field next door to his new companions. This will allow the horses the opportunity to get used to each other safely over the fence before introducing them.

For the first few weeks the horse will need time to adjust and settle into their new environment. How the horse responds to its new environment can vary greatly. Time 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.



## What To Do Next?

Having established a good relationship with your horse, there are many societies that hold events and activities for riders and horses of all abilities such as British Riding Clubs, BHS TREC or local shows. Regular riding lessons with a BHS Registered Instructor will help to ensure that you and your horse continue to improve. The potential for learning, improving and training in the horse world is endless!

## Further information

The BHS provides a wide range of advice leaflets available to download from the BHS website or copies can be posted upon request. A free email and helpline service is available. Call 02476 840517 or [welfare@bhs.org.uk](mailto:welfare@bhs.org.uk)



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