

Lessons and Tuition

Most riders will benefit from some instruction regardless of their ability. Freelance instructors will travel to the yard provided there is an arena to hold the lesson. Otherwise, you and your horse would have to travel to a riding school or hire an arena. Lessons are usually charged at an hourly rate.

Competition Entry and Membership

Entry fees can start at £8 for a low level local competition but will rise for affiliated events. To compete in affiliated competitions you would usually have to be a member of the sport's governing body (e.g. British Eventing or British Showjumping) although many sports will now allow you to compete on a 'day ticket'.

Transport

If you want to compete or just take your horse somewhere different for a hack you will need transport. Buying a trailer is the cheapest option but you will need a vehicle suitable for towing, so it could prove more expensive if you have to upgrade your car. Please contact the Highways Agency for their 'Fit to Tow' and 'Hitched' guides for further advice. A horsebox is the other option but this has added expenditure of tax, MOT, insurance and fuel costs. Please contact the DVLA for further information regarding licence requirements, tests and training for both trailers and horseboxes.



Regular Costs (Approximate costs only. Local variations will apply)

Livery (per month)

Grass £70 - £150
DIY £110 - £250
Part £240 - £550
Working £280 - £340
Full £300 - £800

Feed & Bedding

Hay £4 - £7 per small bale
Haylage £6 - £8 per small bale
Horse and pony nuts £8 - £10 per bag
Chaff £10 per bag
Bedding - shavings £6.50 - £8 per bale
Bedding - straw £2.50 - £3.50 per bale
Bedding - wood pellets £2.50 - £4 per bag

Health Care

Shoeing every 6 - 8 weeks £80
Trimming every 6 - 8 weeks £35
Remedial shoeing every 4 - 6 weeks £120
Worm control - faecal egg count every 10 weeks £8 per test
Worm control - blood test (biannually) £60 per test
Wormer £15 - £20 per syringe
Vaccinations £50 (+ VAT and vet call out fee)
Dentistry £40 - £50
Insurance for veterinary fees £200 - £600 per year (considerable variation depending on the animal's value and intended use)

Occasional Costs (Approximate costs only. Local variations will apply)

Yard and Field Equipment

Stable/Feeding Equipment (wheelbarrow, fork, broom, feed and water buckets, feed storage bins etc.) £200
Equine First Aid Kit £50
Grooming Kit £25
Field Shelter £2,000
Stable £1500 (£1000 each for additional stables)
Barn (including 6 stables) £20,000
Rubber matting £250 - £300 per stable

Tack, Rugs and Riding Equipment

Turnout Rug £50 - £150
Stable Rug £30 - £80
Leather Saddle £900 - £1,500
Leather Bridle £100 - £150
Riding Clothes £200
Riding Hat £80 - £120
Body Protector £80 - £400
Riding Boots £35 - £100
High Visibility Vest £10

Euthanasia and Carcass Disposal

Euthanasia by free bullet £80 (+ VAT and vet call out fee)
Euthanasia by lethal injection £100 (+ VAT and vet call out fee)
Carcass disposal - hunt kennels £100 - £300
Carcass disposal - individual cremation £500 - £700
Carcass disposal - shared cremation £150 - £450
Carcass disposal - abattoir (including euthanasia by free bullet) £100 - £400 paid to the horse owner

Useful Leaflets available from BHS Welfare:

Advice on Pasture Management
Advice on Essential Health Requirements
Advice on Worm Control
Advice on Basic Feeding

ADVICE ON

The Cost of Keeping a Horse or Pony



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Keeping a horse or pony is expensive, irrespective of whether you buy or loan. The initial purchase cost will vary considerably but the ongoing cost of keeping the horse will require continual financial commitment.

Initial Purchase

Choosing a horse or pony requires careful consideration. The horse's age, height, temperament, experience and suitability for the rider/owner should all be considered. Do not be tempted to buy a horse purely because it is cheap.

Aside from the cost of actually purchasing the horse, the other main consideration at this stage is the cost of having the horse vetted:

- **A 2 stage vetting** includes a preliminary examination of heart, lungs and eyes plus a basic lameness assessment. Please be aware that a 2 stage vetting is very basic and may not highlight problems or ailments more likely to be seen during a 5 stage vetting.

- **A 5 stage vetting** involves the procedures completed in a 2 stage vetting plus an assessment of the horse during strenuous exercise and further lameness assessments on different surfaces. Blood samples and x-rays may also be taken if necessary.

Although a vetting may seem like an unnecessary expense (and it does not provide a cast iron

Accommodation

Own Land:

If you have your own land make sure it is suitable for grazing horses and is large enough for feed/bedding storage and stables if required. Costs include installation and maintenance of 'horse safe' fencing, gates, field shelters, water troughs, security lighting etc. You may also need to pay for horse care during holidays or in an emergency.

Stable kept horses incur greater costs than grass kept horses because they require bedding and additional forage. Fresh bedding will need to be provided regularly as the stable will need mucking

guarantee), you will have a far greater chance of buying a sound, healthy horse if you have it vetted first. Once you have purchased a suitable horse, legally the passport needs to be transferred into your name, which the appropriate passport issuing organisation will process for a charge. Do not purchase a horse if it does not have a passport.



out daily. Types of bedding include straw, wood shavings, wood pellets and paper. A 12ft x 12ft stable will require around 5 bales of straw or 8 bales of shavings for the initial bed, then 2-3 bales of straw or 1-2 bales of shavings to top up each week. The amount of bedding used depends very much on how long the horse is stabled for and how clean he is.

Any horse being kept stabled for prolonged periods must be provided with hay or haylage as horses are designed to eat 'little and often'. The average horse stabled overnight but out at grass during the day, will eat approximately 3 bales of

hay a week. A pony will eat approximately 1 – 2 bales a week. Horses kept at grass will also require additional hay during the winter months. Haylage is usually more expensive than hay and can be more difficult to store correctly.

Whether the horse requires additional hard (concentrate) feed depends on the type of horse, its current weight, age and workload. Most leisure horses do not require much concentrate feed. However, some may need a low calorie bulk feed such as chaff during the winter months when grass quality is poor.

Livery Options:

- **DIY:** The horse owner pays for the use of a stable and field. All daily care is carried out by the horse owner.
- **Grass:** Usually the cheapest option, much like DIY, but a stable is not provided. This type of livery is best suited to hardy horses and ponies as long as they have sufficient natural or manmade shelter.
- **Working:** Usually available at riding schools, the horse is kept on full or part livery but is available for the school to use in lessons and/or hacks.
- **Part:** Includes the hire of a stable and field but the horse's care is shared between the owner and yard staff.
- **Full:** The most expensive option. All duties and care are undertaken by yard staff.



Routine Health Care



Farriery: Horses and ponies need their feet shod or trimmed every 6 – 8 weeks. Horses with poor foot balance may require specialist remedial shoeing every 4 - 6 weeks. Only a registered farrier can legally shoe a horse. Contact the Farriers Registration Council for more details www.farrier-reg.gov.uk.

Veterinary Care: Routine vaccinations against equine influenza and tetanus must be budgeted for. Worming should be managed by your vet. Diagnostic tests such as faecal egg counts and blood tests for tapeworm will help you to worm accurately, targeting the worms present in the gut. In the past, many people wormed their horse routinely but horse owners are now encouraged to worm according to test results.

Dentistry: Horses teeth need attention from an equine dental technician or vet at least once a year.

Vets Fees, Emergency Care and Insurance: Be Prepared for the Unexpected!

When a horse needs veterinary attention it may be an emergency situation where time is of the essence. Other occasions, e.g. slight lameness or routine vaccinations may not be emergencies but veterinary attention is required by appointment. In both cases there is a 'call out' fee but an emergency is often more expensive for several reasons; emergencies are often 'out of hours' when call out charges are higher, extensive treatment and medication is often required immediately and the horse may need to be transported to the veterinary practice, possibly for intensive care. Horses owners/keepers have a legal duty of care so they should seek veterinary advice where necessary, making veterinary fees a key expenditure for horse owners.

Insurance for veterinary fees is extremely important in these situations. Insurance premiums may seem expensive but veterinary treatment, which can run into thousands of pounds, is often unaffordable otherwise. Always take out insurance with a reputable company and remember that the cheapest quote may not always provide the best cover. Ask your vet for suggestions; they will know who the best companies are for settling claims.

Public liability insurance is also extremely important because horses are unpredictable animals and accidents happen. The BHS provide public liability insurance cover up to £20 million for all horses you look after or ride as part of BHS Gold membership (Call 02476 840506 for more information. Terms and Conditions apply).

Euthanasia

Whilst this may not be at the forefront of your mind when purchasing a horse, euthanasia is an important aspect of responsible horse ownership. If you are fortunate enough to plan your horse's final days then you can be well prepared but it is just as important to have a plan and sufficient funds if an emergency arises.

Euthanasia and carcass disposal options vary in price; your vet will be able to discuss the best option for your horse. An abattoir, rather than being a cost, will actually give you a value return. However, there are restrictions depending on the medications your horse has received in its lifetime so please check with your vet if you are not sure. Some insurance policies will cover disposal costs but do check in advance.

Additional Costs

Although these items are not essential for keeping a horse, they are probably part of the reason why you want to own a horse; riding and/or competing.

Riding Equipment

Essential riding kit includes a riding hat, riding boots, gloves and a body protector. Many riders will also invest in jodhpurs, a show jacket, waterproofs and high visibility clothing.

Tack

A saddle and bridle are the bare essentials but a wide variety of accessories including boots, nosebands, numnahs, martingales etc. are available if necessary. All tack must fit well to be effective and prevent injury. This is especially true of the saddle, which should be fitted by a qualified saddler. Horses and ponies can change shape throughout the year, according to level of fitness and changing body condition so regular saddle adjustments may be needed.