NebGuide

University of Nebraska-Lincoln Extension, Institute of Agriculture and Natural Resources

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# Selecting the "Right" Horse for Youth or Adults

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A horse is a major responsibility. This NebGuide offers advice on making the right decisions in buying or leasing a horse.

Owning a horse is a big responsibility, requiring a substantial commitment of both time and money. One of the most important decisions you will make is determining the right horse to use or buy.

Safety and suitability of horse to rider are the utmost factors to consider to ensure a long, enjoyable experience. No horse or pony is always predictable! Horses are much larger, more powerful and faster than humans. A suitable horse should be appropriate for the person's level of horse-handling skills and as safe as possible for its intended use. It is especially important that novice owners not get swept away by the color or visual appeal of a horse that may not be suitable for their skills and interests.

## Setting the Budget

Early in your horse hunting, determine a budget and strictly follow it. Sometimes the initial purchase price is within your price range; however, the cost of routine care including feed, housing, foot care and veterinary expenses also must be addressed. Work out a budget to determine if this venture is truly affordable.

The price of the horse must stay within your budget. Compare prices of horses from several sources, review current sale averages of breed auctions and talk with knowledgeable horse owners, trainers and brokers in your area to establish an idea of reasonable prices.

#### **Determining Whether to Buy Or Lease**

Begin by consulting a knowledgeable horseman or horsewoman about finding a horse. Qualified, reputable riding instructors, trainers, breeders, veterinarians or other horse professionals are good sources for help.

Next, determine if the horse should be purchased or leased. A lease may help determine if a person is truly committed to the time it takes to care for and work with a horse. Sometimes a person may even be willing to share a horse. A variety of "shared horse" or "shared boarding" options are available to reduce expenses and/or share responsibility for care of the horse with the actual owner. The conditions of any lease or "sharing" of a horse should be specified in a written agreement.

## **Providing Housing**

Before purchasing a horse, decide on a suitable place to keep it.

Boarding stables often offer a variety of options including full

Figure 1. Taking the time and effort to select the right horse means a better experience for both horse and rider.

or self-care. The horses may be kept in stalls, outdoor pens, pasture, or dry lots. Cost and the amount of work required usually will vary by option. Some boarding facilities also offer amenities such as exercise, turn out time, etc. However, these amenities are likely to increase the boarding cost and must be figured into your budget. Make a list of questions and items to inquire about when looking for a boarding stable. Take a close look at the condition of the stalls, fences and horses.

If you wish to keep a horse on your own property, determine if your property is zoned for horse use and physically able to properly and safely maintain a horse. Be certain adequate space and facilities are available for the type of horse you plan to house. There are both benefits and drawbacks to housing your horse on your own place.

## **Planning for Use**

Once the decision to buy or share a horse has been made, and housing identified, determine the purpose and intended use of the horse. Some individuals plan to compete and show, while others want to trail ride or simply have a horse to ride. Evaluate the intended use in order to determine the appropriate breed, age and price range.



An outstanding show horse may not be suitable for competitive or pleasure trail riding. Likewise, an excellent trail horse may not be very successful in the show ring.

Regardless of intended use, it's best if the first horse is already experienced for your specific use. An older horse that already has the skills needed is usually a better choice for a first-time owner or young rider.

A person's horse handling abilities should be carefully and honestly evaluated. Compare the rider's skill level with the experience, ability and disposition of the horse being considered. A novice rider usually is not well suited to a young, inexperienced, or highly spirited horse. An older, calmer horse with considerable experience and patience is generally a better match for young or inexperienced riders. Remember: "Green plus green equals black and blue!"

Recommendations from professionals or knowledgeable horse owners can be very important in locating suitable horses to match one's ability. An inexperienced rider likely will not have a safe or enjoyable experience with an inexperienced horse. If the first horse experience is enjoyable, you or your child will spend more time with the horse and advance more in horsemanship skills than if frustrated with a horse not well suited to the rider's ability. Save the 2- or 3-year-old horse for when you or your child need a greater challenge to spur interest.

#### Locating A Horse

Locating a suitable first horse can take much time, and patience is very important. Plan to spend considerable time searching and trying out horses. Don't rush into any purchase.

Horses for sale can be located in many ways. Local riding instructors or breeders can be very good sources. They usually are familiar with horses in the area, and breeders want to make sure their horses are well represented. Friends, trustworthy horseowners, 4-H leaders, tack shop owners or the advertising boards at tack shops or feed stores are all good sources. Horses often are advertised in the classified section of the newspaper or regional publications. Also, watch for signs at stables, events and anything else involving horses.

Another growing resource is the Internet, with many Web sites for selling and buying horses. Many sellers also will provide videotapes for initial preview of horses they have for sale. These can be excellent screening tools.

## **Trying It Out**

No matter how or where you find a potential horse, plan a visit to try it out and take a knowledgeable horseperson along. Observe the horse as much as you can in various situations such as in the stall, while saddling, around other horses, etc. Pay close attention to indicators of its temperament and personality. Watch its eyes, ears and tail for signs of kindness or irritability. Ask the seller to do an initial ride so it can be observed. Work the horse to demonstrate its intended use. If the horse is a jumper, work it over fences. A pleasure horse should be ridden in an arena or on a trail, or a reining horse should be worked through the maneuvers of a reining pattern.

Next, the horse's potential owner should ride the horse. Follow the owner's instructions to get the horse to perform with the cues to which it is accustomed. A second or third visit may be needed before making the final decision. A more informed buyer will be more willing to make the final purchase and likely will be more satisfied with his or her purchase after the sale. Additionally, sometimes a brief trial period (7-10 days) can be arranged for the prospective buyer.

## **Avoiding Horse Sales and Auctions**

Novice or first-time horse buyers should avoid horse sales and auctions. Horses at sales often cannot be ridden by prospective buyers, although the seller may demonstrate riding it. Unless a potential buyer is very familiar with the horse, its history and the seller, it's easy to be misled or make poor decisions based on emotion and not knowledge.

## **Getting a Pre-purchase Examination**

A pre-purchase examination by a qualified veterinarian is recommended to help assess the athletic ability, soundness and conformation of the horse. Conformation and soundness affect the horse's suitability for a specific purpose and influence its long-term usefulness. The horse should be balanced and sound, with relatively straight legs and free of serious structural abnormalities or health problems. The veterinarian also will examine the teeth, eyes and general health and help determine its suitability for the intended purpose. The potential purchaser is responsible for the fees associated with a pre-purchase examination. Furthermore, consult with a veterinarian as to what tests will be conducted. Some additional tests such as radiographs, blood tests, ultrasound and drug tests may be needed and should be specified.

## **Putting It In Writing**

When a suitable horse is selected, request a sales agreement (or lease agreement). The agreement should define the conditions of the sale and protect the purchaser in the event of a later dispute. The agreement should identify the horse; the price; deposit, if required; method of payment; and any other details, such as a trial period. A bill of sale, transfer of ownership, registration papers and any health certificates should be provided at the time of sale. Some states require brand inspections when horses are sold.

A lease agreement should address issues such as mortality and who would make the decisions and bear the cost of major medical procedures (e.g. colic surgery). If a trial period is used, the conditions for the trial period should be specified in a written agreement. Written agreements prepared by an attorney knowledgeable in the equine industry may be appropriate.

# **Finding Some Help**

Finally, once the right horse is found, find a qualified person to help teach how to safely handle, ride, use and care for it. Select a riding instructor or helper with proper training and experience in working with youth or novice riders. Join a group such as 4-H, Pony Club, or a breed association to gain skills and knowledge that make having a horse an enjoyable experience. Ongoing instruction and appropriate supervision will help develop horsemanship skills and make this a rewarding lifelong experience.

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