



# COOPERATIVE EXTENSION

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Fact Sheet 96-04

## Buying a Horse

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### Introduction

Many factors play a role in the decision to buy a horse. Horse ownership as a pleasurable experience is one of the many reasons why people become involved with horses. The purpose of this publication is to provide the prospective horse owner with information to help select and purchase a horse.

### Reasons for Owning A Horse

1. Competition: Many individuals enjoy competing in equine sporting activities. These include: dressage, eventing, endurance riding, hunting, showing, rodeo events, and racing, to name a few.
2. Pleasure/Recreation : Other people may own a horse for the pleasure it provides or for its recreational benefits.
3. Financial Investments: Certain types of horses are good financial investments. Good quality pedigree horses of the various breeds are often excellent investments.

Before purchasing a horse you should consult with horse breeders, trainers, owners, farriers and veterinarians. Realistically evaluate potential success, risk, costs, and expected rate of return. Horses purchased for pleasure and recreational use are usually not expected to generate profit.

### Considerations Before Buying

Responsibility is a key word for the prospective horse owner. You should take a close look at your particular interest, time, resources, and actual purpose for owning a horse.

Several helpful factors to consider in your decision-making process follow.

- Can you afford a horse?

- How do you plan to use your horse?
- What type or breed of horse will satisfy your need?
- Do you have adequate time to care for a horse?
- Do you have adequate stabling facilities?

People often decide to buy a horse because someone they know has one. Spend some time with this friend and their horse. Become familiar with what is involved in horse ownership. Consider the time required, the cost, and the responsibility! You may decide that you really do not need to own a horse.

The purpose, or use, of the horse will determine the criteria used in its selection. It is important that you match the horse to its desired function. The purchase of a good horse usually involves the outlay of a large sum of money. It also involves considerable expense in keeping such a horse. Consequently, the buyer should begin by developing a realistic budget for the type of horse wanted.

Once the price range is set the buyer should envision the "ideal" horse for the purpose. This "ideal" is the goal the buyer seeks. The buyer will then set standards for each of the following characteristics in the selection process. However, it is important to keep in mind that it is not possible to find the ideal horse in all the characteristics, as the perfect horse doesn't exist. Therefore, the buyer must decide how far from the ideal is acceptable for the intended purpose of the horse.

### **Characteristics to Consider**

- *Breed* - Refers to a group of horses with certain well-fixed, distinctive, uniformly transmitted characteristics not common to other horses.
- *Pedigree* - Shows the ancestry of the horse for at least three generations on both the sire's and dam's side. It provides important information in estimating performance ability and prospective value.
- *Conformation* - Refers to form and structure. A well balanced horse is proportionately developed with good basic structure and no defects that could lead to unsoundness. Conformation determines the type of work a horse can perform.
- *Soundness* - Refers to freedom from structural defects. Defects can impair the ability of the horse to perform normally and can lead to unsoundness.
- *Blemish* - A deviation in the normal appearance of the horse that does not affect basic structure and the ability to perform.
- *Sex* - Sex will frequently influence temperament and performance of the horse. Geldings are usually more even-tempered than mares or stallions. Therefore, they are more suitable for novice riders and most activities. Mares, although sometimes temperamental do make good riding and performance horses. Stallions, used in many types of riding and performance activities, are usually not recommended for the novice horse person.

- *Size* - Requirement for size is influenced by personal preference, rider size, and expected use or performance.
- *Color* - Horses come in all colors. In most cases, choice is a matter of personal preference. Some breeds have characteristic colors, but breed formation is not usually based upon color. However, certain breeds (color breeds) were formed on the basis of color.
- *Disposition* - Willingness, calmness, and temperament are important qualities. Horses that are quiet and tractable are easier to manage. They are usually more compatible with other horses. Horses with good dispositions are usually more successful as performance animals. Although disposition is somewhat heritable, it is also influenced by environmental factors. For example, quiet, gentle mares will usually raise foals that have better dispositions than those raised by ill-tempered mares.
- *Intelligence* - It's difficult to determine intelligence in horses as they learn more by association than reasoning. Horses that are alert and show interest in their surroundings seem to learn faster.
- *Trainability* - Relates to the mental and physical characteristics that make a horse suitable to perform a particular function. Horses that are interested in their surroundings, quiet, calm easily ground handled, and responsive to humans are usually more easily trained than a nervous, unsure animal.
- *Conditioning* - Refers to the horse's state of health as indicated by quality of hair coat, degree of muscling, amount of flesh and general appearance. Do not discriminate against a horse in poor condition if it is caused by mismanagement. A young horse over-weight because of over-feeding may develop leg and joint problem. A horse in good condition should have a fine glossy hair coat and clear eyes and is well-fleshed so the ribs do not show, but can be felt.
- *Age* - Market and resale value of a horse is influenced by age and use. Age may affect performance ability and keeping qualities. A horse receiving good care will generally remain functional into its twenties. Most show horses and race horses perform their primary work as two and three year-olds, although many continue to compete in senior and aged classes for several years. Hunter, jumpers, endurance and rope horses are seldom used heavily until they are at least five years of age or older. Many gymkhana horses are good competitors into their early teens.
- *Riding Quality* - Riding the horse will help determine the suitability to the rider. It will also provide information relative to training level quality of gaits and movement, responsiveness to the riding aids and cues, and general desirability.
- *Health* - Veterinary assistance will provide important information relative to general health and soundness of the horse.

## **Other Factors to Consider When Buying A Horse**

1. *Pre-purchase Examination* - Factor the cost of a pre-purchase veterinary examination into the purchase price of the horse. The pre-purchase examination will elucidate any potential problem to the buyer prior to purchase.

In addition to the vital signs (temperature, pulse, respiration), check the horse for respiratory and circulatory problems, vision, conformation defects, lameness, blemishes, vices, disease and reproductive problems. Consider a gait evaluation, flexion stress test of the limbs, diagnostic tests, fluoroscopy, ultrasound, and x-rays if needed.

It is best if seller, buyer, and veterinarian are all present during the examination to insure complete communication between all parties.

*2. Legal aspects of the purchase* - Once you have found the horse of your choosing, there are factors you must consider to insure that all aspects of the sale and purchase are legal. If the seller isn't the legal or registered owner of the sale horse, check that the individual has written authorization from the owner, to participate in the sale as the owner's agent.

With a registered horse, check the certificate of registration to insure that the description of the horse matches the horse you are buying. Also, check the certificate of registration to insure that the name of the owner is on the certificate. If not, the horse is not registered correctly with the breed association.

In a legal sale, the seller must give the buyer a written "bill of sale". The "bill of sale" must contain the following:

- Horse's age, color, sex, breed, markings, brand and tattoos.
- Buyer's and seller's addresses.
- Brand inspection statement that all information on the "bill of sale" is accurate.

In addition to a bill of sale, expect a "written sales agreement" between buyer and seller. Items of importance in the sales agreement are:

1. Identity of both parties - seller and buyer.
2. Information concerning registration of the horse.
3. Full and complete description of the horse: - name, birth date, sex, color, marking, height, sire, and dam.
4. Price and terms of payment.
5. Clear and accurate statement of all liens and encumbrances on the sale horse.

In addition to the above, the sales agreement may include other descriptive or explanatory statements.

Keep in mind that the goal of a contract is to describe, in writing, the understandings and agreements between the parties involved in the transactions. It is an important tool in avoiding controversy and misunderstanding as it states the respective rights and obligations of both parties in the transaction.

## **Glossary**

Filly - An immature female horse less than 3 years of age.

Foal - A young horse less than 6 months of age.

Gelding - An altered or castrated male horse.

Grade - An animal of unknown or non- registered ancestry or breeding.

Horse - An equine that matures at 56 inches (or 14 hands), or more, at the withers.

Mare - A mature female horse over 3 years of age.

Pony - An equine that matures at less than 56 inches (or 14 hands) at the withers.

Registered - A horse belonging to a specific breed and having registration papers to document its ancestors.

Stallion - A mature male horse or pony over 3 years of age usually kept for breeding.

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