

## Boarding Horses on Your Hobby Farm

**Got extra stalls? Consider boarding horses on your hobby farm by opening a horse boarding business to earn some extra income.**

By Sue Weaver

Reader Submitted photo

This is Celeste! To see more reader-submitted photos, visit [Say Cheese](#). Got extra stalls? Consider boarding horses as a small business and help earn some extra income.

While big-biz horse boarding establishments are usually located on the fringe of metro areas where a strong customer base is assured, horse-savvy entrepreneurs can operate a profitable boarding businesses anywhere in the country when they think small, think quality, and, maybe, think specialize.

According to the 2002 USDA Census of Agriculture, on Jan. 1, 2003, there were 5.2 million equines in the United States. A 1996 study commissioned by the American Horse Council sets the figure at 6.9 million.

The race industry accounts for 725,000 horses. Another nearly 2 million are show horses and close to 3 million are used for recreational pursuits. A surprising number of these animals reside at boarding establishments.

Consider Pennsylvania and its 220,000 horses. According to the 2002 Pennsylvania Equine Impact Study data, 31,000 of those animals were housed at boarding stables at a cost of \$42.1 million to their owners. Or Colorado, where in 1998, sales of equine-related services totaled \$130 million, 30 percent of which was generated by boarding establishments. Of the 87,100 horses, ponies, mules and donkeys in Maryland, 31 percent were kept at boarding and training facilities, says the 2002 Maryland Equine Census.

It's a fact: Americans love horses. For many of us, keeping horses is a necessary luxury and for the landless, that means boarding their horses out.

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### What it Takes to Be a Boarding Stable Owner

It takes a special sort of person to manage a horse-boarding business.

He (or she) must be an experienced horseperson or be willing to become one. Horses are complex creatures and their owners are notoriously fussy. A client expects the person to whom she entrusts her treasured steed to handle him correctly, to accurately recognize illness and distress, to feed him a balanced diet, and to generally care for the horse the way she'd do herself. Click [here](#) for horse boarding resources>> A boarding stable owner must relate positively with the public. He must market his services and keep his clients satisfied. This entails patience and tact, especially when inter-stable squabbles arise. Playing peacekeeper can be the hardest part of the job (said by one who's been there and knows).

New boarding stable entrepreneurs must possess the financial wherewithal to build or renovate existing facilities; money to meet start-up costs like increased liability insurance, legal and accounting services, and advertising; and the financial acumen to operate his stable in a professional manner.

He also needs considerable time to devote to the business, even if it's a part-time venture. Barring that, employees or family members should be available to pick up the slack.

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### More Than One Way to Board a Horse

So you want to board horses ... which sort of service will you sell? Unless you're situated within 20 miles of a fairly affluent metro area, you probably can't attract enough clients to make a large-scale venture really pay. The trick is to stay small and offer added value such as an indoor arena, on-site riding trails, or close proximity to public bridle paths or horse camping facilities. By doing so, you'll keep your stalls full.

An advantage to one-fee-covers-everything, full-service board is that you control feeding, stall cleaning, and if you choose, routine chores such as parasite control and hoof care. You needn't provide separate storage areas for each client's feed and bedding, nor wonder if a given horse has been dewormed.

Partial-board means different things to different people. In some cases the client furnishes everything except stall space or pasture—feed, bedding and labor are her domain. At other stables, partial-board clients furnish feed and bedding and the stable owner or an employee handles daily chores such as feeding, stall cleaning and turnout.

Pasture-board entails supplying the client's horse with pasture and a place to get out of the weather. You might supply additional feed or the client will provide it; that's the sort of thing you'll spell out in your contract.

However, small-scale establishments do best when they serve a specialized clientele.

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Consider providing board and services for:

#### Boarding Lay-ups

If you're a patient and caring experienced horseperson with lots of time to devote to your business, consider boarding lay-ups. While most lay-up operations cater to racehorses, anyone with an injured or chronically ill equine and not enough time to devote to its needs may be willing to pay for your time and expertise.

In addition to regular full-board tasks, your job description might include hosing or icing a bowed tendon, hand walking a lame pony, treating an ulcerated eye, or changing dressings and administering medications. Because of your boarders' special needs, your establishment must be located within easy driving distance of an excellent equine vet and a top-notch farrier.

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#### Caring for Older Horses

What do compassionate horse folks do when a favorite old steed becomes too infirm to breed or ride?

They turn Dobbin out to pasture—your pasture if you keep can him in style at a lower cost than boarding at his present digs. And since expensive-to-build-and-maintain features like indoor arenas and on-site groomed trails aren't necessary at elder care facilities, you can likely do just that.

Aged boarders require comfortable stalls or field shelters, high quality pasture, concentrates designed for elder horses, and soft, high quality hay. All oldsters require ongoing dental work and many need specialized hoof and veterinary care. Elder care establishments are traditionally country operations, so if your farm is off the beaten path but you have empty stalls, spacious pastures, and a special affection for golden-age equines, this might be the boarding op for you.

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#### Boarding Broodmares and Young Stock

Boarding broodmares is another service you can run from the boonies, as long as you have a great vet. You could full-board broodmares year-round or operate a seasonal foaling service, where mares arrive a few months prior to giving birth and leave shortly after their foals hit the ground.

You'll provide improved pasture and stalls or field shelter access throughout each boarder's stay, and you'll monitor her pregnancy and foaling. You might also imprint her newborn foal, sometimes for an additional fee.

In addition to standard boarding amenities, you'll need large, safe foaling stalls (more than one in case several mares foal around the same time) with monitoring systems or in-stable sleeping facilities where you can observe all occupied foaling stalls.

Most boarders will be expensive Thoroughbred or Standardbred mares producing valuable future racehorse foals, so you'll need high-ticket liability insurance and ultra-safe stalls, turnout enclosures and pastures.

Clients who board broodmares often seek accommodations for growing young stock too. Most will be weanling and pre-training yearling racehorses worth a great deal of money, so the same requisites apply.

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#### Boarding Stallions

Few standard facilities board adult stallions. If you're a veteran horse handler living in a horse-rich locale and you enjoy working with stallions, consider operating a stallion station out of your barn.

You'll need ultra-stout facilities, safe accommodations for mares (many with new foals at their sides), and access to an equine practitioner skilled in equine artificial insemination. In some localities, these facilities are in extremely high demand.

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#### Boarding Specialty Horses

Natural Boarding is a system of horse care pioneered by German veterinarian Dr. Hiltrud Strasser, who believes the lives of domestic horses should mimic those of their wild ancestors.

In *A Lifetime of Soundness*, Dr. Strasser outlines the evils of what she terms Conventional Boarding vs. Natural Boarding. Dr. Strasser has a huge American following and Natural Boarding is a growing movement. If specialty boarding is your style, this could be your game.

Natural Boarded equines must be given paddock or pasture access 24/7. They're kept in herds; if that's impractical, they require constant physical contact with other horses, perhaps a pasture buddy or access to other horses across adjoining fences. They are never shod and never blanketed. They must be provided with free-choice pasture, hay, and minerals, and feeding is done at ground level.

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#### Horse Motels

Horse motels (overnight accommodations for horses) are rarely stand-alone ventures, but at \$5 to \$30 per night, per horse, they can neatly augment your regular boarding income.

However, to protect your regular boarders from incoming disease, horse motel facilities must be separate from regular boarding amenities. Another option: open a B&B for traveling horse folk and their steeds.

#### Plan a Successful Boarding Business

Still think you want to board horses? Good! Boarding is a necessary service and a grand way for horsey folk to earn a part-time living. However, to boost your profit potential, be sure you do your groundwork going in.

Scope out legalities. Consider zoning, business permits and your state's lien laws. Counties often restrict the number of horses you may keep per acre, especially on smaller, hobby farm-type properties, so don't omit this step!

Evaluate your facilities. If you must build from scratch or make major improvements, boarding might not be economically feasible. To quash escapes or injuries, safe fences are a must: stout plank, pipe, anti-climb woven wire horse fence or its equivalent.

Field shelters and stalls must be roomy and sturdily built, and all metal structures must be fitted with kick-resistant lumber or plywood linings. For incoming or sick horses, an isolation stall in a separate building is a definite boon. You'll need adequate feed and bedding storage (a lot of it if you offer "furnish your own" partial-board).

Clients expect access to securable tack lockers; a gathering place or lounge with a toilet and pay phone; room to park vehicles and trailers; and riding facilities, be they an indoor arena, an outdoor riding ring, or access to trails. And because the average horse generates 45 pounds of manure and 6 to 10 gallons of urine per day, there will be manure and soiled bedding (and lots of it) to deal with on an ongoing basis.

Investigate the cost of liability insurance. Most homeowner's insurance does not protect policyholders from claims arising from business activities, including boarding ventures large or small. You'll need two types of horse business-specific liability insurance: Commercial Equine Liability (CGL) and Care, Custody and Control (CCC). Both are pricey but absolutely essential, so make certain to factor them in when establishing boarding fees.

Research your market. Is there an immediate need for the type of boarding you wish to provide? Are others in your

neighborhood offering similar services? Visit your future competition and poke around. Ask questions, request price lists and contracts. What sort of facilities and services do they provide? At what cost? Are their barns full? What can you do to make your stable and services more attractive than theirs?

Crunch the numbers. While boarding horses is satisfying work, you won't want to do it for free. Expect to charge between \$200 and \$800 or more per month for full-board depending on your geographic locale, facilities and the type and quality of services you offer.

Make certain it's enough! For help drawing up a workable budget, review Western Maryland Research & Education Center's bulletin, "Horse Boarding Enterprise"; Penn State's "Agricultural Alternatives: Boarding Horses"; University of Florida's "The Economic Aspects of a Small Equine Boarding Operation in North Florida"; and Ohio State's "Horse Boarding Budget."

Draw up a legal boarding contract. Have an attorney double check it. Make certain you've covered all the angles. Customize readymade boarding contracts or start from scratch, but make certain the contract: Provides positive equine identification and detailed client contact information. List the client's name, address and contact data. Include a detailed description of her horse, noting preexisting injuries and physical condition; consider attaching photos or a digital image printout. Request the names of at least two other contacts authorized to make decisions in the client's absence, along with permission to procure veterinary services if neither can be reached. If the horse is insured, indicate the insurer's name, contact information and all applicable policy numbers. Explains precisely what your fees include. A perpetually skinny-Minnie animal that needs twice as much feed to stay half as fat as the rest of your charges can quickly gobble up profits. So can the client who cleans her own stalls using four wheelbarrow loads of fresh shavings every day. If clients demand additional feed, supplements or bedding above and beyond the basics, the cost should come from their pockets, not yours. The same goes for services. Stipulate what basic board entails and provide a list of extras clients can choose to add—for a fee. Details barn owner and client responsibilities. Who deworms the horse, when and with what? Who calls the farrier? When the client is responsible for deworming, feeding, turnout or cleaning stalls, what happens if she fails to fulfill her obligation? When is board due? What if it's late? Very late? What actions will the barn owner take to recoup his investment? What recourse does the horse owner have if he does take action? If the client's horse inflicts excessive damage to your facilities or another horse, who pays? What are acceptable barn hours? May the client bring visitors to the barn? Her friends' horses? Her dog? What are your smoking, drinking alcohol on the premises, and helmet policies? Thwart future unpleasantness by having everything in writing before the new client's horse moves in. Incorporates a Release of Liability. Forty-four states uphold laws that help shield equine professionals from frivolous lawsuits. To peruse your state's statute and access sample liability release forms, long on to [www.horse-insurance.com/law.html](http://www.horse-insurance.com/law.html)

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### Takin' Care of Business, Every Day

To earn a profit, you must continually market your product. Depending on the services you offer, advertise your establishment online; at gatherings such as race meets, shows and horse expos; in breed-specific or general interest horse magazines; or in newspaper classifieds and Yellow Pages. Have quality business cards and flyers printed; post them in veterinarians' offices, tack shops and feed stores. Wear caps and T-shirts emblazoned with your business logo. Give talks and demonstrations to 4-H clubs, Pony Clubs and civic groups. Let your services be known.

A successful boarding stable entrepreneur projects a positive public image and makes favorable first impressions, so keep your facilities clean and in good repair, answer the phone in a businesslike manner, and return calls now rather than later.

Keep your clientele happy. Address clients' concerns promptly and in person. Be tactful. Mediate inter-barn problems as they arise. Periodically request your clients' feedback; whenever possible, adjust policies to meet reasonable demands.

And most of all, be ready, willing and able to put in the time. Boarding isn't a do-it-when-you-feel-like-it proposition. Even if you hire work done, show up at the barn every day. Make yourself accessible and make certain your equine charges are healthy and happy.

Sound good? Then go for it—running a hobby farm horse boarding establishment could prove to be the perfect country biz for you!

About the Author: Sue Weaver is an HF contributing editor who raises Curly Horses, Arabians and Miniature Horses on her farm in the Ozarks.

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Horse Boarding Resources

Agricultural Alternatives: Boarding Horses

Rural Enterprise Series: Horse Boarding

Beginning a Boarding Facility Business Liability insurance:

What Stable Owners Need to Know About Insurance

(including where to find an agent) Boarding contracts:

Turning a Good Boarding Contract into a Great Contract

Customizable online boarding contracts Natural boarding:

What is Natural Boarding?

Natural Horse Care Horse motels:

Owning a Horse Motel

Horse Motel International

Horse Traveler Print Resources for Equine Entrepreneurs

Business Planner and Bookkeeper for the Horse Enterprise, by Sue Ellen Marder (Breakthrough Publications; reprint 1998)

Complete Guide For Horse Business Success  
by Janet E. English (Equine Research; 1995)

Equine Liability: What Every Horse Owner Needs to Know, James Clark-Dawe (Carriage House Publishing; 2002)

Starting and Running Your Own Horse Business, by Mary Ashby McDonald (Storey Books; 1997)

Understanding Equine Business Basics, by Milton C. Toby and Karen L. Perch (Eclipse Press; 1999)

Understanding Equine Law, by Milton C. Toby and Karen L. Perch (Eclipse Press; 2001)

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