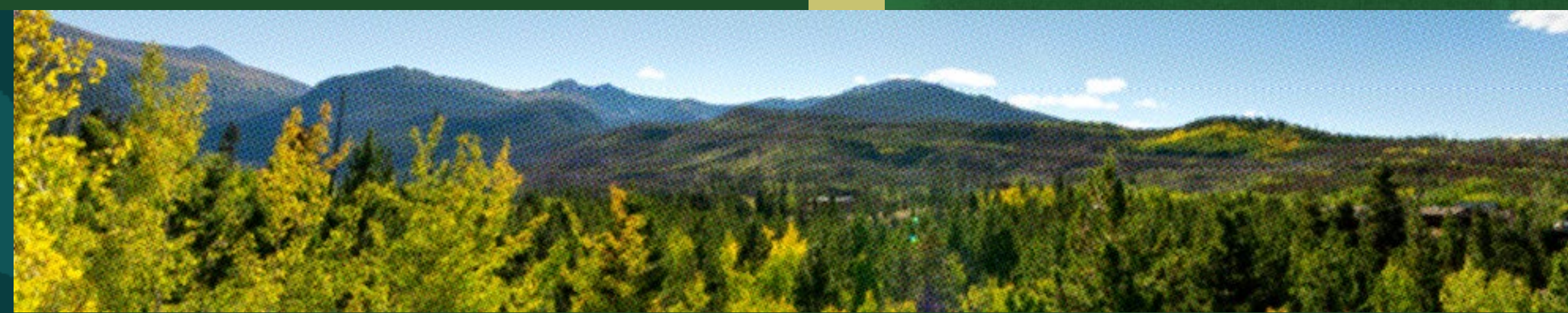


Navigating 4-H Horse Leases

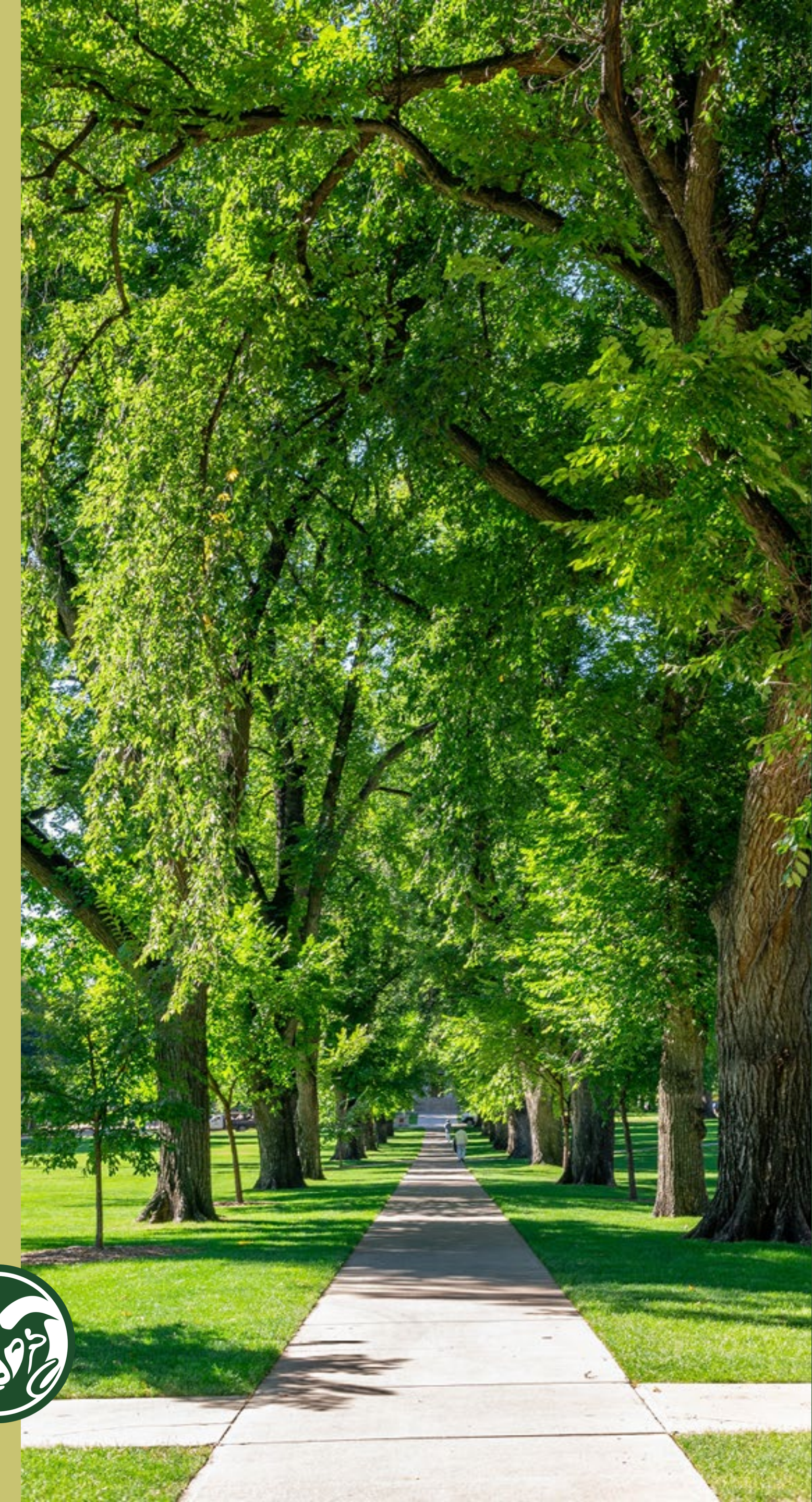
Chaffee/Lake County Extension

Rebecca Sheriff Chrestensen | Spring 2026



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The information provided is for general educational and informational purposes only and does not constitute legal advice. It is not intended to be a substitute for professional legal counsel.



Avenues into Horsemanship





Lessons/ Instructional Program

- Benefit of using school horses, tack, equipment, facilities, and more
- Private or semi-private lesson environments
- Can focus on one discipline or overall horsemanship
- Vast amounts of knowledge to be learned for relatively low upfront costs



Volunteering with Equine Programs

- Often working with youth, rescued equine, and other audiences
- Handy way to learn facility upkeep, basic horse care, and handling skills
- May be set up on case-by-case basis, or fit into existing volunteer framework



Horseless Horse 4-H Project

- 4-H program option for youth who do not have access to an owned or leased equine
- 4 levels of curriculum to work through
- Exhibit & compete with a display board at the county & state fair
- Often paired with a county's horse club for hands-on learning, field trips, etc.





Leasing an Equine

- Various types of leases
- Often viewed as a step towards horse ownership, without the full initial commitment
- "Leasing a horse, gives people the chance to ride more frequently and consistently than they would in a lesson program. Leasing also allows for a deeper partnership with a horse outside of lessons and can prepare riders for the realities and responsibilities of owning a horse or pony without the long-term commitment." ([US Equestrian, 2026](#))

Main Types of Leases



Care/Feed Lease

- No upfront/monthly fee paid to owner
- Lessee takes on all cares & feed for equine
- Closest you can get to ownership, without the equine purchase price

Partial/Half Lease

- Fee paid for certain number of rides per week/month
- Lessons may be tacked onto lease fee
- Typically share the horse with owner or other lessee
- Requires shared scheduling to deconflict desired days

Main Types of Leases



Full Lease

- Lessee responsible for all equine expenses (board, feed, vetting, farrier, training, lease fee, etc.)
- Typically, most expensive option, but allows for the most time with the equine
- Full access to the equine

Seasonal Lease

- Often offered for summer youth camp seasons, hunting season, or winter sleigh ride seasons
- Fee may be paid by month, or per season
- Lessor may have preferences to sending horses to the same site season after season if agreeable to both parties

Main Types of Leases



Lease-to-Buy

- Similar to partial lease or full lease, except lease fee is applied to an agreed-upon purchase price of the equine at the end of the lease term

Show Lease

- Equine may be leased to a rider for a specific show series, circuit, or season
- Often used if a primary competition horse is injured, or while a prospect is young



Skill Level Honesty & Responsibility

- Be honest about your comfort & skill level
- "Line horses" (Erin Sharp Horsemanship)
- Very common: rider gains some confidence in a controlled environment (i.e. lessons) > inflated sense of confidence > leases a horse that toes the line of being too much (too forward, too "feely," etc.) > horse & rider are put into new situations which push comfort level > horse & rider are both in over their heads

Horses are like sneakers...



Tom has been referred to as the "horse's lawyer". He gives the horse credit for his knowledge of a horse's feelings and problems. He says, "What I know about the horse I learned from the horse."



"First you go with
the horse, then
the horse goes
with you, then
you go together."
- Tom Dorrance

Photo: Tom Dorrance

Evaluating a horse for lease

- Age
 - Horse + Rider = 21 minimum (Julie Goodnight)
- Training/education
- Discipline background
- Tolerance level
- Health & soundness
- Equine diet, cares, facility capabilities



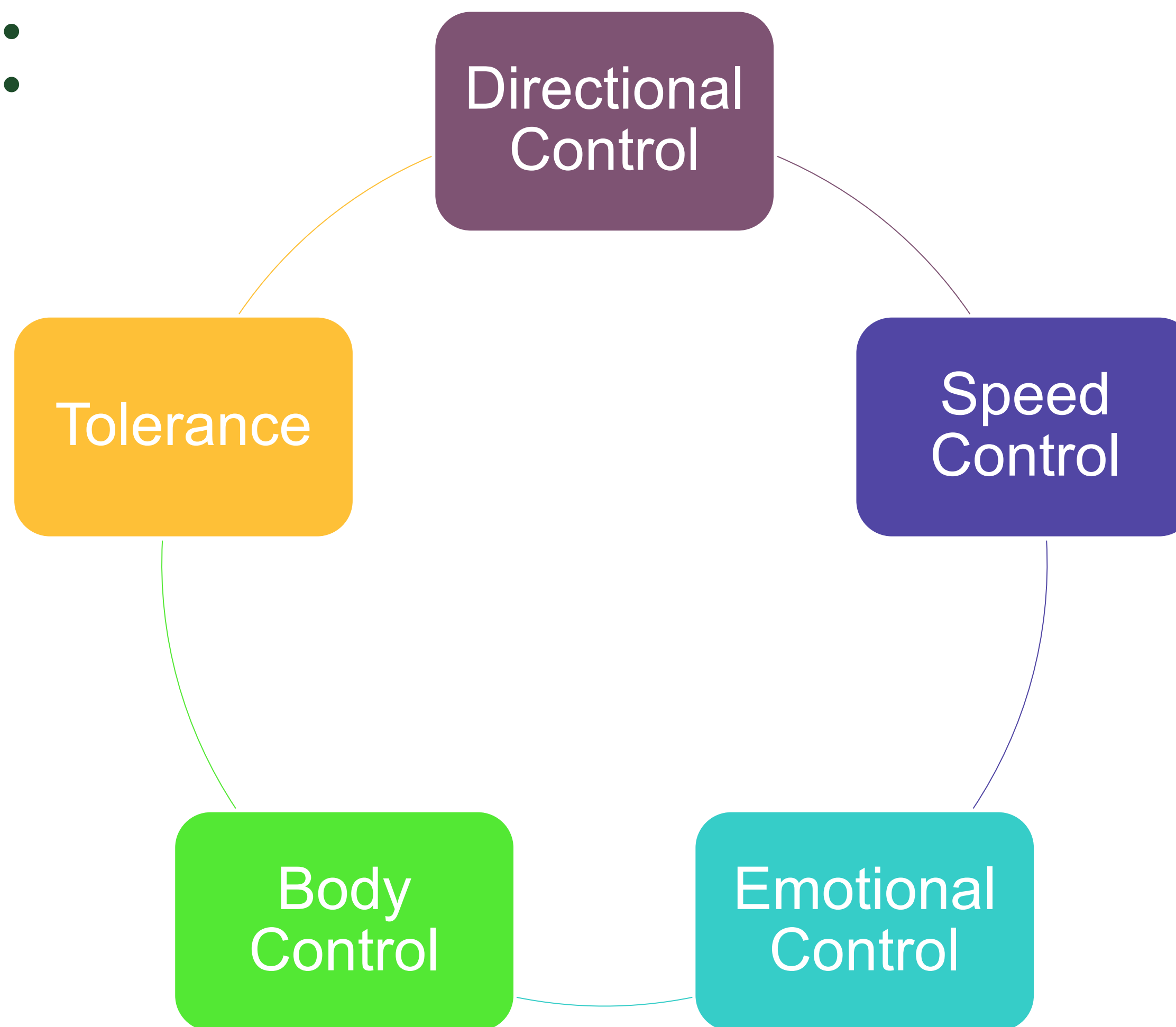


Finding a Lease

- Instructor/trainer
- Farrier
- Veterinarian
- 4-H horse club leader
- Extension office
- Breed association chapters
- Facebook groups



A 4-H horse should have:





Continuity of Equine Care

Diet

- Forage
- Grains
- Supplements/medications

Herd Environment

- Private/shared pen
- Mares/geldings
- Pasture/dry lot

Vetting

- Vaccines
- Coggins
- Joint care
- Chiropractic/other cares

Farrier

- Barefoot
- Shoes
- Cycle timeline

- 3 day (decompression), 3 week (settling in), 3 month (return to new normal) guideline for new animals ([ASPCAPro, 2026](#))
- Changing a horse's handler, environment, diet, etc. can be very overwhelming

General Costs in Colorado



Item/Service	Average Price
Self-Care Board	\$275/month (mountain region)
Pasture Board	\$394/month (mountain region)
Stall Board	\$460/month (mountain region)
Partial Lease	\$350/month (mountain region)
Full Lease	\$700/month (mountain region)
Private 1 hour riding lesson	\$40-\$115/lesson
<u>3x4 Grass</u>	\$145/bale
<u>3x3 Alfalfa</u>	\$140/bale
<u>Pasture – Grazing</u>	\$0.70/head/month (western region)
<u>Farrier – trims</u>	\$60 (western region)
<u>Farrier – shoes (full set)</u>	\$125 (western region)



Insurance Considerations

- Various policies & products available to all parties involved in a lease
- **Equine Professionals' Insurance** – boarding facilities, trainers, instructors, etc.
Personal Equine Liability Insurance – for those owning, leasing, or riding
- **Horse Mortality & Major Medical** – may cover death, illness, catastrophic lameness, colic, etc. ([EquiSure, 2026](#))
- Enrolled & approved 4-H members covered under a 4-H insurance policy, contact the state 4-H office for more information



Lease Contracts Protect:

- The horse
- Owner
- Lessee
- Facility
- Signed hard copies on file with all parties
- Part of 4-H Horse ID Form

Lease Clauses

2026 Lease Agreement

Lessee (Student)

Name: _____

Phone: _____

Email: _____

Address: _____

Emergency Contact: _____

Phone: _____

Relationship: _____

Lessor/Owner

Name: _____

Email: _____

Phone: _____

Facility Address: _____

Part A - Equine Description

The Lessee agrees to the Lease terms for the following equine:

Equine Name: _____ Age: _____ Breed: _____

Color: _____ Brands/Markings: _____

Part B - Lease Terms

Initials: _____

This half-lease agreement is a month to month agreement and either party may terminate this Agreement by giving the other party two (2) weeks, or fourteen (14) days notice. Any violation of this lease by the Lessee will cause immediate termination.

Lease Start Date: _____

Lease End Date: _____



Lease Clauses

Part C - Payment

Initials: _____

Lessee agrees to pay Lessor the sum of \$_____ in full on/before the first of every month of the Lease period. Payment may be made via cash or check made out to "Sheriff Horsemanship LLC."

Lease fees not received within five (5) days shall be considered past due and subject to a one-time \$50 late fee, as well as a \$10 per day late fee until full payment is received.

Lessor reserves the right to increase fees or charges pending a 30-day notice is given in writing.

Part D - Lease Entitlements

Initials: _____

The Lessee acknowledges that this lease entitles them to the following:

1. Three (3) required lessons per month (to be scheduled in advance.) Additional lessons may be scheduled at the discounted rate of \$45/hour. Lessons may be private or semi-private depending on the schedule of the Lessee and Lessor.
2. Up to six (6) solo rides per month (to be scheduled in advance). I understand that these solo rides DO NOT accumulate, and will be forfeited if I do not show up to ride. However, these solo rides may occasionally be rescheduled during the week at the discretion of the Lessor or Lessee by communicating in advance, if the Lessor/Facility schedule permits. The duration of each solo ride will not exceed two (2) hours. I agree to thoroughly warm up and cool out the horse after each ride for a minimum of 10 minutes per warm up/cool down session and put the equine away untacked, unhaltered, clean, dry, and in the pen/corral/pasture where the equine was found.
 - a. Lessee agrees and understands that in a half-lease agreement, the equine is still an active member in the Sheriff Horsemanship LLC riding lesson program and will remain in use for other scheduled riding lessons, training sessions, and other equine science education fashions.
 - b. Lessee agrees and understands that solo rides shall be scheduled around other previously scheduled riding lesson schedules.
3. Use of facilities, i.e. saddling corral, riding arena, trails, tack room, round pen, and other riding areas at the Facility where equines are not corralled, penned, stabled, or pastured.
4. Use of tack and equipment, i.e., saddle, saddle pad, bridle, halter, lead rope, horse brushes, lunge line, flag, and other equipment routinely used by the equine. This equipment is provided by the Lessee and is in excellent condition and repair. Lessee agrees to maintain the tack/equipment, keep it in good working order, notify Lessor in the event of damages, and return the equipment to its place after each ride. Should extensive damages result in the tack/equipment becoming unfixable and/or unusable, Lessee agrees to pay to replace tack at the following rates within 30 days of the damages incurred:
 - a. Bit - \$30
 - b. Halter & lead rope - \$40
 - c. Reins - \$40
 - d. Headstall - \$50
 - e. Saddle pad - \$150
 - f. Saddle - \$500



Lease Clauses

Part E - Lease Purpose

Initials: _____

The Lessee is leasing the above equine for the purpose(s) of A) riding lessons, B) pleasure, and C) general horsemanship education. This Lease does not permit the following activities: horse shows, competition, gymkhanas, jumping, cattle work, or other activities/events not regularly included in formal riding lessons with Sheriff Horsemanship, LLC.

Part F - Equine Replacement Option

Initials: _____

In the event said equine becomes ill or injured, or has otherwise been temporarily or permanently removed from the Sheriff Horsemanship LLC program, this Lease shall terminate. However, if a different suitable equine is available, Lessee shall have the option to lease a different equine pending approval of the Lessor.

Part G - Lessee Attire

Initials: _____

Protective headgear will be worn while riding. I agree to provide my own protective headgear, an SEI approved riding helmet, and I agree to wear this helmet each time I ride and/or work with the equine. Riding without protective headgear instantly terminates this lease, and any lease exchange will be forfeited.

Appropriate riding apparel will be worn. I understand that sneakers, sandals, crop tops, tank tops, and restricting clothing are not appropriate riding apparel and I will not wear them while around the Facility or near any of the equine. I will wear appropriate footwear, i.e., either cowboy boots, lace-up boots, paddock boots, tall boots or regular shoes with a low heel.

Part H - Sole Riding Privilege

Initials: _____

The Lessee understands that the Lessee has sole riding privilege and will not allow anyone else (family, relative or friend) on the equine during the lease period. All guests to the facility will be required to sign the 2026 Sheriff Horsemanship LLC waiver. This Lease will be terminated and lease fee forfeited if the Lessee allows anyone else on the equine during the lease period.

Lessee shall not sublet the equine under any circumstances.



Lease Clauses

Part I - Sole Owner of the Horse

Initials: _____

The Lessor is the sole owner of the leased horse and has complete authority regarding care and use of this horse by the Lessee. The Lessor warrants that Sheriff Horsemanship LLC and/or Rebecca Sheriff Chrestensen and/or Johnathan V. Chrestensen has on premises a good and clear brand inspection and/or bill of sale to the equine, free from any liens. During the course of this half-lease, the equine will remain free of all liens, charges and claims and the equine will not be sold or mortgaged. The equine is and shall remain the sole property of the Lessor. Sheriff Horsemanship LLC and/or Rebecca Sheriff Chrestensen and/or Johnathan V. Chrestensen also has sole ownership and/or responsibility of the other equine at the stable and has the sole power of authority to allow another equine to substitute for a ride if the leased horse is unavailable.

Part J - Transportation

Initials: _____

The Lessor will not remove the horse from the property or transport the horse on a permanent or temporary basis at any time (except for designated and approved trail rides).

Part K - Right to Inspect

Initials: _____

The Lessor retains the right to inspect the equine at any point in time during the Lease period.
The Lessor retains the right to inspect solo rides at any point in time during the Lease period.

Part L - Horse Ride Log

Initials: _____

The Lessor agrees to fill out a horse ride log after every ride on the equine. The goal of the horse ride log is to ensure training and behavior notes are kept on the equine. Horse ride logs shall be kept in the tack room.



Lease Clauses

Part M - Insurance

Initials: _____

The Lessor agrees to maintain appropriate Professional and General Liability insurance through an appropriate insurance company. Proof of this insurance may be provided upon request.

The Lessee is strongly recommended to carry an additional Personal Equine Liability insurance policy for the duration of this lease, to protect them in case the horse they are leasing causes Bodily Injury or Property Damage to a 3rd party, while the lease is in force. This Personal Equine Liability insurance policy must name “Sheriff Horsemanship LLC” as an additional insured party. A copy of the application has been given to the Lessee along with this Lease agreement.

I agree to carry Personal Equine Liability insurance _____ (initial)

I do not wish to carry Personal Equine Liability insurance, and assume all responsibility for any bodily injury or property damage to a third party caused by me, my leased equine, or my actions during this lease _____ (initial)

Part N - Modifying this Lease

Initials: _____

No part of this lease shall be binding unless made in writing, signed, and dated by both Rebecca Sheriff Chrestensen and/or John V. Chrestensen and the Lessee.



Lease Clauses

Part R - Other Notes/Information

Initials: _____

Furthermore, Lessee agrees and understands to:

- Abide by the Facility's posted hours of operation and respect days closed, holidays, etc.
- Abide by all posted signs, rules, etc.
- Not bring dogs onto the property.
- Keep tack and equipment stored neatly in assigned areas (saddle rack, storage bin, bridle hook, etc.)
- Not use another rider's tack, equipment, or other items without prior approval of using that item(s).
- Respect the private property of Sheriff Horsemanship (including tack, the house, vehicles, etc.)
- Not feed any equine on the property any additional hay, grain, or other feed without checking with the Lessor.
- Be respectful of lessons or training sessions that may be in session by not playing loud music or being otherwise disruptive
- Share riding arenas/spaces and be courteous of other clients and students.
- Clean up after Leased equine (manure management, putting tack/equipment away, etc.) and use the designated manure pile.
- Close all gates, turn off all water spigots, wrap up all hoses, and be respectful of the utilities of the Facility.

In signing this lease, Lessee acknowledges and represents that they have read the foregoing, understand it and sign it voluntarily at their own free act and deed, no oral representations, statement or inducements, apart from the foregoing written agreement have been made.



Biosecurity with Lease Horses

- Minimum 14 day quarantine
 - No shared tack, equipment, or fencelines
 - Hoses are a common source of contamination
 - Evaluate for signs of illness
- Individual tack/equipment used for that equine
- Labeled for each lessee/equine pair
- Stay in touch with equine care team if issues arise



Resources

- 4-H Horse Show Rule Book
- Colorado Horse Project Manual
- Your local 4-H specialist
- 4-H horse leader
- Veterinarians & farriers





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Questions?

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