Rules of Handicapping
Key Changes

- Course Handicap = Handicap index x (Slope rating/113)
  - NEW – CH = Handicap Index x (Slope rating/113) + (Course Rating – PAR)
- Equitable Stroke Control
  - NEW – Net Double Bogey
- Indexes updated on the 1st and 15th of each month.
  - NEW – Daily revisions
- Exceptional Tournament Score Reduction
  - NEW - Exceptional Score Reduction.
- Tournament Score Designation
  - New - Competition Score Designation.
Key Changes

• No limit to how much an index can increase
  • NEW - Hard Cap - no more than a 5.0 increase
• Index is based on the average of your 10 best multiplied by .96
  • NEW – Average based system of the 8 best differentials
• Handicap Allowance recommendations by gender
  • NEW – Handicap Allowances are the same for both genders
• 5 scores needed to establish an index
  • New - 3 scores needed to establish an index
• Men 36.4 Women 40.4
  • NEW – 54.0 index limit
Authorization Requirements for the WHS

• All member clubs and clubs affiliated with an AGA for handicap administration purposes are required to attend an education seminar and complete a quiz demonstrating knowledge of the new Rules of Handicapping.

• This is to be done between July 2019 – June 2020.

• If a club does not satisfy the authorization requirement by June 2020, the club is not eligible to utilize the Rules of Handicapping or any part of the WHS.
There will be one World Handicap System to be consistent with other Governance functions.

The World Handicap System will be comprised of the Rules of Handicapping and the Course Rating System.
# Hierarchy

<table>
<thead>
<tr>
<th><strong>The USGA and The R&amp;A</strong></th>
<th>Are joint governing authorities and are responsible for authorizing use of the World Handicap System.</th>
</tr>
</thead>
<tbody>
<tr>
<td><strong>National Associations</strong></td>
<td>Have the exclusive rights to implement and administer the World Handicap System within its jurisdiction, including the issuance of a Handicap Index.</td>
</tr>
<tr>
<td><strong>Allied Golf Associations</strong></td>
<td>AGAs are affiliated to the USGA and comprised of golf clubs and/or golfers within a defined area.</td>
</tr>
<tr>
<td><strong>Golf Club/Handicap Committee</strong></td>
<td>Is affiliated to its AGA and is responsible for ensuring the Handicaps of its members are administered in accordance with the requirements of the Rules of Handicapping.</td>
</tr>
<tr>
<td><strong>Player</strong></td>
<td>Attempts to make the best score possible at each hole and submits scores for handicap purposes as soon as possible after the round is completed.</td>
</tr>
</tbody>
</table>
Purpose of the WHS

The World Handicap System includes the Rules of Handicapping and the Course Rating System. Its purpose is to enable as many golfers as possible the opportunity to:

- Obtain and maintain a Handicap Index,
- Use their Handicap Index on any golf course around the world, and
- Compete, or play recreationally, with anyone else on a fair basis.
Key Definitions

**LOW HANDICAP INDEX**

The lowest Handicap Index achieved by a player within the last 12 months.

**HARD AND SOFT CAP**

A reduction or limit on the increase of a player’s Handicap Index over a rolling 12-month period, measured against the player’s Low Handicap Index within that period of time.

**PLAYING CONDITIONS CALCULATION**

A procedure used to evaluate if course and/or weather conditions on the day of play deviate from normal playing conditions to the extent that they have a significant impact on players’ performance.

**EXCEPTIONAL SCORE REDUCTION**

A score differential which is at least 7.0 strokes better than the player’s Handicap Index at the time the round was played (see Rule 5.9).

**NET DOUBLE BOGEY**

The maximum score for a hole for handicap purposes, which is the sum of:
- The Par of the hole,
- Any handicap strokes applied on that hole, and
- An additional two strokes

**NET PAR**

Net Par is the new term for Par Plus used when a hole is not played.
Handicap Index Formula
There are five significant changes to the Handicap Index calculation coming in 2020:

1) The minimum number of scores required.

2) The number of differentials used.

3) A Playing Conditions Calculation.

4) An Exceptional Score Reduction that considers all scores.

5) The addition of a Soft Cap and Hard Cap to limit upward movement.
Calculation of a Score Differential

For an 18-hole Score, a Score Differential is as follows:

\[(\text{Adjusted Gross Score} - \text{Course Rating} - \text{PCC adjustment}) \times \left(\frac{113}{\text{Slope Rating}}\right)\]
Calculation of a Score Differential

A lower score may not always produce a lower Score Differential:

\[
\frac{(95 - 71.5) \times 113}{125} = 21.2
\]

\[
\frac{(97 - 73.8) \times 113}{140} = 18.7
\]

\[
\frac{(90 - 66.1) \times 113}{105} = 25.7
\]
### Number of Differentials Used

The following table will be used to determine the number of score differentials used in the Handicap Index calculation, as well as any additional adjustment:

<table>
<thead>
<tr>
<th>Number of score differentials in scoring record</th>
<th>Score differential(s) to be used in calculation of Handicap Index</th>
<th>Adjustment</th>
</tr>
</thead>
<tbody>
<tr>
<td>3</td>
<td>Lowest 1</td>
<td>-2.0</td>
</tr>
<tr>
<td>4</td>
<td>Lowest 1</td>
<td>-1.0</td>
</tr>
<tr>
<td>5</td>
<td>Lowest 1</td>
<td>0</td>
</tr>
<tr>
<td>6</td>
<td>Average of lowest 2</td>
<td>-1.0</td>
</tr>
<tr>
<td>7 or 8</td>
<td>Average of lowest 2</td>
<td>0</td>
</tr>
<tr>
<td>9 to 11</td>
<td>Average of lowest 3</td>
<td>0</td>
</tr>
<tr>
<td>12 to 14</td>
<td>Average of lowest 4</td>
<td>0</td>
</tr>
<tr>
<td>15 or 16</td>
<td>Average of lowest 5</td>
<td>0</td>
</tr>
<tr>
<td>17 or 18</td>
<td>Average of lowest 6</td>
<td>0</td>
</tr>
<tr>
<td>19</td>
<td>Average of lowest 7</td>
<td>0</td>
</tr>
<tr>
<td>20</td>
<td>Average of lowest 8</td>
<td>0</td>
</tr>
</tbody>
</table>
Playing Conditions Calculation

When adverse weather conditions or abnormal course set-up causes scores to be unusually high or low on a given day, a Playing Conditions Calculation will adjust Score Differentials to better reflect the player’s actual performance.

The ‘PCC’ will be simple and conservative in nature and will be adjusted in integer values:

-1, 0.0, +1, +2, or 3.0

This will be an automatic function of the GHIN software based on the criteria above.
Playing Conditions Calculation

Is generally performed only once for a day.

Considers acceptable scores submitted on a golf course, including all rated tees and both genders.

Requires at least eight acceptable scores submitted by players with a Handicap Index of 36.0 or below.

Is applied in the calculation of score differentials for all players.

Includes both 9-hole and 18-hole acceptable scores.
Course Handicap Formula
When *handicap allowances* are used in various formats of play, *Course Handicaps* are adjusted to make the competition equitable.

Within the *Rules of Handicapping*, the adjusted Course Handicap will be referred to as a *Playing Handicap*.

\[
\text{Playing Handicap} = \text{Course Handicap} \times \text{Handicap Allowance}
\]
Minimum Scores to Obtain a Handicap Index

- 54 holes made up of any combination of 9- or 18-hole rounds.

- No time limit on completing the submission of these scores.

- Strong recommendation that initial scores are submitted hole-by-hole to better assess the potential of the player.
The maximum Handicap Index that can be allocated to a golfer is 54.0.

This speaks to two key principles of the World Handicap System.

• To be as inclusive and accessible as possible.

• To make it as easy as possible for golfers to obtain and maintain a Handicap Index.
Maximum Score for Handicap Purposes

Net double bogey = Par + 2 +/− Handicap strokes received or given on a hole

A player with a Course Handicap of 11 receives one stroke on the first 11 allocated stroke holes.

On a par-4 hole with a stroke index of 6, the player’s net double bogey score is calculated as follows:

\[
\begin{array}{c|c|c|c}
\text{Par} & \text{Two Strokes (Double Bogey)} & \text{Stroke(s) Received} & \text{Max} \\
4 & 2 & 1 & 7 \\
\end{array}
\]

Net Double Bogey
A player’s maximum hole score for handicap purposes, ensuring bad holes don’t impact a player’s handicap too severely.

The Course Handicap is used to determine Net Double Bogey, not the Playing Handicap.
Sunnyside Golf Club
Bronze Tees Course Rating: 72.1  Slope Rating: 122
Name of Player: Janet Smith
Course Handicap: 18

<table>
<thead>
<tr>
<th>Hole</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
<th>Out</th>
</tr>
</thead>
<tbody>
<tr>
<td>Par</td>
<td>4</td>
<td>4</td>
<td>5</td>
<td>4</td>
<td>3</td>
<td>5</td>
<td>4</td>
<td>5</td>
<td>3</td>
<td>37</td>
</tr>
<tr>
<td>S.I.</td>
<td>7</td>
<td>13</td>
<td>3</td>
<td>9</td>
<td>15</td>
<td>1</td>
<td>11</td>
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<td>4</td>
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<td>4</td>
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<td>5</td>
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<tr>
<td>S.I.</td>
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<td>12</td>
<td>18</td>
<td>4</td>
<td>10</td>
<td>16</td>
<td>2</td>
<td>6</td>
<td>14</td>
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<tr>
<td>Score</td>
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<td>7</td>
<td>8</td>
<td>5</td>
<td>49</td>
<td>95</td>
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</tbody>
</table>

7 = Net double bogey adjustment of -1
## Application of Net Double Bogey Adjustment

Sunnyside Golf Club  
Bronze Tees Course Rating: 72.1  
Slope Rating: 122  
Name of Player: \textit{Janet Smith}  
Course Handicap: 18

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<th>9</th>
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<th>Score</th>
<th>Total</th>
</tr>
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<tr>
<td>Out</td>
<td>37</td>
<td>17</td>
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<td>15</td>
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<td>6</td>
<td>5</td>
<td>6</td>
<td>4</td>
<td>5</td>
<td>8</td>
<td>5</td>
<td>94</td>
</tr>
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**Application of Net Double Bogey Adjustment**

7 = Net double bogey adjustment of -1
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<td>7</td>
<td>8</td>
<td>5</td>
<td>49</td>
<td>95</td>
</tr>
</tbody>
</table>

Score for Competition = 95  
Score for Handicap Purposes = 94

7 = Net double bogey adjustment of -1
Guidelines for Most Likely Score

When a player starts, but does not complete a hole, the score recorded for handicap purposes is the Most Likely Score.

The Rules of Handicapping includes the following guidelines for determining a most likely score:

<table>
<thead>
<tr>
<th>Position of the ball:</th>
<th>Strokes to be added:</th>
</tr>
</thead>
<tbody>
<tr>
<td>On the putting green within 5 feet of the hole</td>
<td>Add 1 additional stroke</td>
</tr>
<tr>
<td>Between 5 feet and 20 yards from the hole</td>
<td>Add 2 or 3 additional strokes, depending on the position of the ball, the difficulty of the green and the ability of the player</td>
</tr>
<tr>
<td>Beyond 20 yards from the hole</td>
<td>Add 3 or 4 additional strokes, depending on the position of the ball, the difficulty of the green and the ability of the player</td>
</tr>
</tbody>
</table>
Hole Not Played

When a player does not play a hole, the score recorded for handicap purposes is *net par*.

For example:

- A hole being declared out of play by the Committee for maintenance or reconstruction purposes.
- Stopping play because of weather or darkness.
Acceptability of Scores

• Scores from an authorized format of play which meets all the provisions set out within the *Rules of Handicapping* (see Rule 2).

• Scores in both match play and stroke play – including multi-ball or team competitions where players have not completed one or more holes or players are requested to pick up when out of contention on a hole.

• Scores on all courses with a current Course Rating and Slope Rating made during an active season, both at home and away.
Acceptability of Scores

• Scores made under the Rules of Golf and The Modified Rules of Golf for Players With Disabilities.

• When accompanied by at least one other person.

• 14 Holes must be played

• When a player follows a Model Local Rule even if the Committee has not adopted it.
  • For example – Alternative option to stroke and distance or preferred lies.
Unacceptable Scores

A score is not acceptable for handicap purposes and must not be posted to a player’s scoring record if a player has been disqualified from a competition for a breach of the Rules of Golf that might have provided the player with a significant advantage.

Other Examples:

- Using a non-conforming club
- When being coached
- Scrambles
- Foursomes (also known as Alternate Shot)
- Playing Alone
For a 9-hole score to be acceptable for handicap purposes, a minimum of 7 holes must be played.

If a player plays 7 or 8 holes, a 9-hole score will be produced by adding a score of Net Par for the remaining hole(s).

This 9-hole score must then be combined with another 9-hole score to produce an 18-hole score differential.
A player should submit their score as soon as possible on the day of play and preferably before midnight (local time).

If a player does not submit their score on the day of play, their score will not be included within the daily playing conditions calculation.

When the score is subsequently posted to the player’s scoring record, the published playing conditions calculation for the day should be applied to the player’s score differential calculation.
Exceptional Score Reduction

ESR is a procedure for dealing with exceptional scores which may indicate the player’s true ability. The procedure considers all scores, rather than only Tournament scores.

1. Calculate Score Differential once score is posted and Playing Conditions Calculation is applied (when appropriate).
2. Calculate new Handicap Index.
3. If Score Differential is -7.0 strokes or better than the Handicap Index from when the round was played, apply ESR table reduction to new Handicap Index:

<table>
<thead>
<tr>
<th>Score Differential Relative to Index</th>
<th>7.0 – 9.9 strokes lower</th>
<th>10.0+ strokes lower</th>
</tr>
</thead>
<tbody>
<tr>
<td>ESR Adjustment</td>
<td>-1.0</td>
<td>-2.0</td>
</tr>
</tbody>
</table>

➢ This is in addition to any reduction caused by the score being used in the updated 8 of 20 calculation.

➢ The odds for a golfer with a CH of 10 shooting 7 shots below their index – 1 in 846
➢ The odds for a golfer with a CH of 10 shooting 10 shots below their index – 1 in 16,012
The *Low Handicap Index* represents the demonstrated ability of a player over the 12-month period preceding the most recent score in the player’s scoring record and provides a reference point against which the current Handicap Index can be compared.
There is no limit on the amount by which a player’s Handicap Index can decrease.

There are two trigger points that will limit extreme upward movement of a Handicap Index.
A Soft Cap and Hard Cap will be implemented to limit the extreme upward movement of a player’s Handicap Index within a 12-month period.

The Soft Cap will *suppress* upward movement by 50% after a 3.0 stroke increase over the Low Handicap Index has been reached.

The Hard Cap will *restrict* upward movement to 5.0 strokes over the Low Handicap Index.

The soft cap and hard cap procedures only start to take effect once a player has at least 20 acceptable scores in their scoring record.
Player A has a Low H.I. of 10.0. His current 8 of 20 average is 15.2

Step 1: Subtract the Low H.I. from current 8 of 20 average:

$$15.2 - 10.0 = 5.2$$

Step 2: Determine how much greater than 3.0 the result is:

$$5.2 - 3.0 = 2.2$$

Step 3: Subtract 50% of the resulting value from 8 of 20 average:

Current 8 of 20 average: 15.2 -

50% of 2.2: 1.1

Handicap Index: 14.1
Player A has a Low H.I. of 10.0. His current 8 of 20 average is 17.4

**Step 1:** Subtract the Low H.I. from current 8 of 20 average:

\[
17.4 - 10.0 = 7.4
\]

**Step 2:** Determine how much greater than 3.0 the result is:

\[
7.4 - 3.0 = 4.4
\]

**Step 3:** Subtract 50% of the resulting value from 8 of 20 average:

Current 8 of 20 average: 17.4 –

50% of 4.4: 2.2

Handicap Index: 15.0

Hard Cap Example
Daily Revisions

Under the Rules of Handicapping, a Handicap Index will update daily, assuming a score has been posted.

- Players should submit their scores as soon as possible after the round is completed, and before midnight.

- This is to ensure the score will be used for the Playing Conditions Calculation.

- A player’s Handicap Index can also be revised by a Committee adjustment.
Club Handicap Committee Responsibilities
Handicap Review

• It is strongly recommended that the Handicap Committee conducts a handicap review at least once a year, for all players for which it is responsible.

• WHS compliant technology should provide reports to assist Handicap Committees identify those players requiring a handicap review.

• A player can request a handicap review if they believe their Handicap Index no longer reflects their demonstrated ability.

• A player must be made aware of, and be involved in, the handicap review process and be able to appeal a decision.
Adjusting a Handicap Index

When a handicap review has been completed, the Handicap Committee can adjust a player’s Handicap Index to better reflect their demonstrated ability, based on the results of the analysis.

The adjustment must satisfy the following criteria:

• Be a minimum of 1 full stroke; and
• Except in exceptional circumstance, only increase a player’s Handicap Index by up to 5.0 strokes above their Low Handicap Index.

There is no limit as to how far downwards a Handicap Index can be adjusted.
Adjusting a Handicap Index

The Handicap Committee can adjust a player’s Handicap Index to ensure that it reflects their demonstrated ability. In doing so, the Handicap Committee should consider all available information relating to the player’s demonstrated ability, including:

- The player’s scoring potential,
- Any handicap(s) previously held by the player, and
- Whether the player is an improver, a steady player or a declining player.

The Handicap Committee should consult with, or have ratified, any player’s handicap adjustment by the Allied Golf Association.
The adjustment, upward or downward, must have the effect of:

- **Freezing/modifying** the Handicap Index for a defined period of time as determined by the Handicap Committee, or

- **Resetting** the Handicap Index by applying an adjustment to each of the most recent 20 score differentials in the scoring record, to achieve the chosen Handicap Index
Applying a Penalty Score

If a player fails to submit a score from an authorized format of play, the Handicap Committee should investigate and take appropriate action.

• If the reason was valid and an acceptable score is still discoverable, that score will be posted.

• If there was no valid reason and an acceptable score is discoverable, that score will be posted.

• If the score is not discoverable, a penalty score may be posted.

• In the most serious cases, such as repeated failure to submit acceptable scores, the Committee has discretion to apply additional penalty scores, reset the player’s Handicap Index or consider other disciplinary procedures.
The Handicap Committee, or AGA, should withdraw the Handicap Index of a player who deliberately or repeatedly fails to comply with the player’s responsibilities under the Rules of Handicapping.

The withdrawal of a player’s Handicap Index should be applied only after the player has been informed and has had an opportunity to respond to the Handicap Committee and/or AGA.

A player must be notified of the period of Handicap Index withdrawal and any additional conditions.
Reinstating a Handicap Index

Reinstatement of a player’s Handicap Index will be required when a player’s Handicap Index has been withdrawn for a period of time, after which it will become eligible to be reinstated.
To determine the level of Handicap Index at which the player is to be reinstated, the Handicap Committee may wish to consider:

- Reinstating the Handicap Index at a level that the Handicap Committee feels is currently reflective of the player’s demonstrated ability,
- Applying the handicap allocation procedure as if the player were new to the game, or
- Reinstating the last recorded Handicap Index.

It is strongly recommended that under this option the Handicap Committee monitors the player’s Handicap Index closely over subsequent rounds and, where required, makes appropriate adjustments.
Competition Committee Responsibilities
Competition Committee

The Committee in charge of a competition may set a maximum limit for play within their Terms of the Competition.

For example:

- A maximum Handicap Index for entry.
- A maximum Handicap Index a player is permitted to use.
- A maximum Course Handicap.
- A maximum Playing Handicap.
For example, a limit of 18.0 may be set by Committee, with higher Handicap Index players being restricted to playing from a Handicap Index of 18.0 for the purposes of that competition.

Even though higher handicap players are restricted to playing from a Handicap Index of 18.0 in this example, their full Course Handicap should be used in determining the score to post for handicap purposes.
The Committee in charge of a competition may reserve the right to modify the Course Handicap of an entrant within its Terms of the Competition, where they have evidence that the player’s Handicap Index does not reflect their demonstrated ability.

The Committee in charge of the competition may not modify the index of a player.
Multi-round Competitions

For multi-round competitions which are played during the same or consecutive days, it is strongly recommended that a term of competition is introduced to state that the Handicap Index used at the start of the competition be used for the duration of the event, for ease of competition administration purposes.

Scores should still be posted by the end of each day.

In a situation when a new round is played before the player’s Handicap Index has been updated, the Committee in charge of the competition or the Handicap Committee has the discretion to decide the Playing Handicap the player should use (see Rule 7-2).
Handicap Allowances

Handicap Allowances are recommended to provide equity for various forms of team competition.

Under the Rules of Handicapping, the allowance recommendations will be the same for men and women.

### MATCH PLAY

<table>
<thead>
<tr>
<th>Format:</th>
<th>Allowance:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Head to Head</td>
<td>100%</td>
</tr>
<tr>
<td>Four-ball</td>
<td>95%</td>
</tr>
<tr>
<td>Total Score of 2 Match Play</td>
<td>100%</td>
</tr>
<tr>
<td>Foursomes</td>
<td>50% Combined</td>
</tr>
<tr>
<td>Selected Drive (Greensomes)</td>
<td>60% Low + 40% High</td>
</tr>
<tr>
<td>Pinehurst/Chapman</td>
<td>60% Low + 40% High</td>
</tr>
</tbody>
</table>

### STROKE PLAY

**Format:**

<table>
<thead>
<tr>
<th>Format:</th>
<th>Allowance:</th>
</tr>
</thead>
<tbody>
<tr>
<td>Singles Stroke Play/Stableford</td>
<td>95%</td>
</tr>
<tr>
<td>Four-ball Stroke Play</td>
<td>85%</td>
</tr>
<tr>
<td>Maximum Score Form of Stroke Play</td>
<td>95%</td>
</tr>
<tr>
<td>Best 1 of 4 Stroke Play</td>
<td>75%</td>
</tr>
<tr>
<td>Best 2 of 4 Stroke Play</td>
<td>85%</td>
</tr>
<tr>
<td>Best 3 of 4 Stroke Play</td>
<td>100%</td>
</tr>
<tr>
<td>All 4 of 4 Stroke Play</td>
<td>100%</td>
</tr>
<tr>
<td>Total Score of 2</td>
<td>100%</td>
</tr>
<tr>
<td>Foursomes</td>
<td>50% combined</td>
</tr>
<tr>
<td>Selected Drive (Greensomes)</td>
<td>60% Low + 40% High</td>
</tr>
<tr>
<td>Pinehurst/Chapman</td>
<td>60% Low + 40% High</td>
</tr>
<tr>
<td>Scramble (4 players)</td>
<td>25%/20%/15%/10% from lowest to highest handicap</td>
</tr>
<tr>
<td>Scramble (2 players)</td>
<td>35% Low, 15% High</td>
</tr>
</tbody>
</table>
AGA Responsibilities
Stroke Index Allocation

The Rules of Handicapping will recommend using Course Rating data to rank the holes for Stroke Index allocation. The recommendation is to allocate odd strokes on the front and even strokes on the back.

Specific strokes will be allocated using three-hole clusters, with the #1 and #2 stroke holes in the middle cluster.

<table>
<thead>
<tr>
<th>Hole Number</th>
<th>1</th>
<th>2</th>
<th>3</th>
<th>4</th>
<th>5</th>
<th>6</th>
<th>7</th>
<th>8</th>
<th>9</th>
</tr>
</thead>
<tbody>
<tr>
<td>Front 9</td>
<td>11</td>
<td>15</td>
<td>3</td>
<td>7</td>
<td>17</td>
<td>1</td>
<td>9</td>
<td>13</td>
<td>5</td>
</tr>
<tr>
<td>Back 9</td>
<td>10</td>
<td>11</td>
<td>12</td>
<td>13</td>
<td>14</td>
<td>15</td>
<td>16</td>
<td>17</td>
<td>18</td>
</tr>
<tr>
<td>Sample Table</td>
<td>12</td>
<td>4</td>
<td>16</td>
<td>8</td>
<td>2</td>
<td>18</td>
<td>6</td>
<td>10</td>
<td>14</td>
</tr>
</tbody>
</table>
When a tee has not been rated, the following protocol can be used:

• Locate the nearest set of rated tees for the appropriate gender.

• Determine the measured difference between the set of tees being played and the rated set of tees.

• For differences under 100 yards, there is no adjustment necessary and scores can be returned or posted as usual.

• For differences between 100 – 300 yards, a table value can be used to determine a temporary Course Rating and Slope Rating.
Permanent Modification of Courses

The club must notify the AGA when permanent changes are made to the course.

Permanent changes to the course require the AGA to review the current Course Rating and Slope Rating and to determine whether a re-rating is necessary.
QUESTIONS?
Thank you for attending!