

Appendix C: Handicap Allowances

Handicap allowances are designed to provide equity for players of all levels of ability in each format of play, over both 9 holes and 18 holes.

Handicap allowances are applied to the *Course Handicap* as the final step in calculating a player's *Playing Handicap* (see Rule 6.1 and Rule 6.2).

The National Association is responsible for establishing *handicap allowances* or it can delegate this responsibility to a Regional Golf Association or *golf club*.

The following table sets out the recommended *handicap allowances* based on medium-sized field net events. The allowances may be adjusted based on field size and the desired equity (see Interpretation C/1):

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Format of Play	Type of Round	Recommended <i>Handicap Allowance</i>
Stroke play	Individual	95%
	Individual Stableford	95%
	Individual Par/Bogey	95%
	Individual Maximum Score	95%
	Four-Ball	85%
	Four-Ball Stableford	85%
	Four-Ball Par/Bogey	90%
Match Play	Individual	100%
	Four-Ball	90%
Other	Foursomes	50% of combined team handicap
	Greensomes	60% low handicap + 40% high handicap
	Pinehurst/Chapman	60% low handicap + 40% high handicap
	Best 1 of 4 stroke play	75%
	Best 2 of 4 stroke play	85%
	Best 3 of 4 stroke play	100%
	All 4 of 4 stroke play	100%
	Scramble (4 players)	25%/20%/15%/10% from lowest to highest handicap
	Scramble (2 players)	35% low/15% high
	Total score of 2 match play	100%
	Best 1 of 4 Par/Bogey	75%
	Best 2 of 4 Par/Bogey	80%
	Best 3 of 4 Par/Bogey	90%
4 of 4 Par/Bogey	100%	

Handicap Competitions:

For organized competitions, the Committee should specify the *handicap allowance* within the Terms of the Competition.

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In general, after *handicap allowances* have been applied in stroke play formats, a player receives their full *Playing Handicap*.

In general, after *handicap allowances* have been applied in match play formats, the player with the lowest *Playing Handicap* plays off zero strokes relative to the other player(s). The other player(s) receive(s) the difference between their own *Playing Handicap* and that of the player with the lowest *Playing Handicap*.

Plus *Playing Handicaps*:

Unless otherwise specified by the Committee, players with a 'plus' *Playing Handicap* give strokes back to the course, beginning at the hole with *stroke index* 18. For example, a player with a *Playing Handicap* of +2 would give strokes back to the course at the holes with *stroke index* 18 and 17.

When *handicap allowances* are applied, a player with a plus *Playing Handicap* moves up towards zero including rounding. This is to maintain the same relative difference between *Playing Handicaps*.

Extra Holes:

Handicap allowances are designed to create equity over 9 or 18 holes. The Terms of the Competition should specify where handicap strokes should be applied if extra holes are required to determine the winner or other finishing positions (see Official Guide to the *Rules of Golf*, Committee Procedures, Section 7A).

APPENDIX C Interpretations:**C/1 – Impact of Field Size on Recommended Handicap Allowance**

Field sizes have an impact on equity and should be considered when determining *handicap allowances* for a specific event and format of play.

The recommended *handicap allowance* for all individual stroke play formats of play is set at 95% for medium-sized field net events, of at least 30 players. For a field size of fewer than 30 players, the recommendation would be to increase the *handicap allowance* to 100%.

C/2 – Examples of How to Allocate Strokes in Handicap Competitions When Handicap Allowances Apply

Player	Singles Match Play	Four-Ball Match Play
	Playing Handicap 100% Handicap Allowance	Playing Handicap 90% Handicap Allowance
A	10	9
B	18	16
C	27	24
D	39	35

Example 1: In singles match play between player A and player B, player A plays off zero (0) strokes and player B receives 8 strokes in the match.

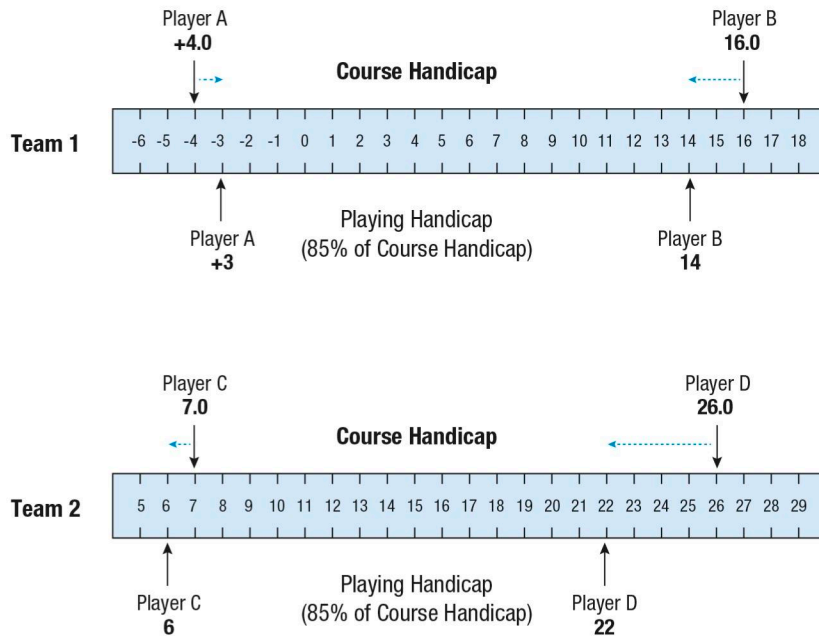
Example 2: In four-ball match play, player A would play off zero (0) strokes, player B would receive 7 strokes, player C would receive 15 strokes and player D would receive 26 strokes.

Note: The strokes received in Four-Ball match play remain the same even if the lowest handicap player is unable to play.

C/3 – Examples of How to Allocate Strokes in Handicap Competitions Involving Plus Handicap Players and When Handicap Allowances Apply

The following illustration indicates how an 85% *handicap allowance* is applied to two teams playing in a Four-Ball stroke play competition with *Course Handicaps* of +4 (player A), 16 (player B), 7 (player C) and 26 (player D):

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The 85% *handicap allowance* results in a 17-stroke difference between partners for Team 1 and a 16-stroke difference between partners for Team 2. This is approximately 85% of the difference between the *Course Handicaps*, and maintains relative equity.

When applying a *handicap allowance*, any reduction will always result in a *Playing Handicap* closer to zero, including for players with a plus *Handicap Index*.

Examples:

Player	Course Handicap	Four-Ball Stroke Play Playing Handicap 85% Handicap Allowance	Four-Ball Match Play Playing Handicap 90% Handicap Allowance
A	+4	+3	+4
B	16	14	14
C	7	6	6
D	26	22	23

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Example 1: In Four-Ball stroke play, player A gives 3 strokes back to the course, player B receives 14 strokes, player C receives 6 strokes and player D receives 22 strokes.

Example 2: In Four-Ball match play, player A plays off zero (0) strokes, player B receives 18 strokes, player C receives 10 strokes and player D receives 27 strokes.