

Appendix C: Handicap Allowances

Handicap allowances are designed to provide equity in different formats of play, over both 9 holes and 18 holes.

Handicap allowances are applied to the unrounded *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* which, for medium-sized field, individual stroke-play net events, are designed to give all players a similar chance of finishing in the top 10% when playing well. For match play and team formats, the recommended *handicap allowances* are designed to give each player or team the same chance of winning.

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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 / 40% high
	Pinehurst/Chapman	60% low / 40% high
	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% low/20%/15%/10% high
	Scramble (3 players)	30% low/20%/10% high
	Scramble (2 players) Doubles/Better Shot	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%	

Allowances may be adjusted for different field sizes and/or the make-up of the field (see Clarification C/1).

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 5A(6)).

APPENDIX C Clarifications:

C/1 – Impact of Field on Recommended Handicap Allowance

Field sizes and the make-up of the field have an impact on equity and may be taken into consideration when determining *handicap allowances* for a specific event, especially in individual stroke-play formats.

The recommended *handicap allowance* for all individual stroke-play formats is set at 95% for medium-sized field net events, which is a field of between 30 and 100 players. However, for a field size of fewer than 30 players, a *handicap allowance* of 100% could be considered. Likewise, if there is a significant percentage of higher handicap players in the field, a lower allowance could be considered (for example, 90% instead of 95%).

The following table indicates how the recommended *handicap allowances* in individual stroke-play formats could be modified based on the size and make-up of the field:

Recommended Handicap Allowances relative to 95%

Field Size	Field Make-up (Handicap Range)		
	More lower handicap players	Normal distribution	More higher handicap players
Small (<30 players)	Higher	Higher	Same
Medium (30–100 players)	Higher	Same	Lower
Large (> 100 players)	Same	Same	Lower

As an alternative, Committees may consider adapting their competitions to include divisions or flights, with different handicap ranges competing for different prizes.

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

		Playing Handicap		
Player	Course Handicap	Singles Individual Stroke Play 95% Handicap Allowance	Singles Match Play 100% Handicap Allowance	Four-Ball Match Play 90% Handicap Allowance
A	10	10	10	0
B	18	17	18	7
C	27	26	27	15
D	39	37	39	26

Example 1: In singles individual stroke-play events, the 95% *handicap allowance* is applied to each player's *Course Handicap*, which means player A receives 10 strokes, player B receives 17 strokes, player C receives 26 strokes and player D receives 37 strokes.

Example 2: In singles match play between player A and player B, where the *handicap allowance* is 100%, player A plays off zero (0) strokes and player B receives 8 strokes in the match.

Example 3: In Four-Ball match play, player A would play off zero (0) strokes, player B would receive 7 strokes (90% of the difference in *Course Handicap* from player A), player C would receive 15 strokes (90% of 17) and player D would receive 26 strokes (90% of 29).

Example 4: In Foursomes match play where players A and B are Team 1 and players C and D are Team 2, Team 2 would receive 19 strokes (50% of the difference between each Team's combined *Course Handicaps*).

Notes:

1. The strokes received in Four-Ball match play remain the same even if the lowest handicap player is unable to play.
2. For ease of illustration, the *handicap allowance* has been applied to the rounded *Course Handicap* in the above examples.