



# **Handicap Chair Reference Guide**

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## INTRODUCTION

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The purpose of the USGA Handicap System is to make the game of golf more enjoyable by enabling players of differing abilities to compete on an equal level. The system provides a **Course Handicap** for each player, regardless of ability, and adjusts a player's **Handicap Index** up or down as the player's game changes. At the same time, it promotes continuity by making a **Handicap Index** continuous from one playing season to the next. A **Handicap Index** is useful for all forms of play, and is issued only to individuals who are members of a licensed golf club. (USGA Handicap System, 2016)

A **Handicap Index**, often referred to as a "handicap" or "index" compares a player's scoring ability to the scoring ability of a scratch golfer on a course of standard difficulty. A player posts scores along with the appropriate USGA **Course Rating**, **Slope Rating**, and date of each score to make up the scoring record. In general, a **Handicap Index** is computed from the best 10 **Handicap Differentials** posted of the last 20 rounds.

A **Handicap Index** is portable from course to course, as well as from one set of tees to another set of tees on the same course. A player converts a **Handicap Index** to a **Course Handicap** based on the **Slope Rating** of the tees played.

A **Course Rating** indicates the difficulty of a course for a scratch golfer under normal conditions based on yardage and other obstacles that affect scoring ability. A **Slope Rating** is a measurement of the relative difficulty of a course for players who are not scratch golfers. Every course is rated from each set of tees for both scratch and bogey golfers.

The greater the difference between the scores of the scratch and bogey golfers, the higher the **Slope Rating** and the more strokes players will receive. Conversely, the less the difference, the lower the **Slope Rating** will be and the fewer strokes players will receive.

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## HANDICAP COMMITTEE & CHAIR OVERVIEW

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### The Handicap Committee

- Verifies that all acceptable scores are reported and are available for **Peer Review**.
- The Committee is responsible for adjusting a member's Index should it be required.
- All handicap computations made by the **GHIN** system should be reviewed by the Handicap Committee.

### The Handicap Chair

- Head of the Handicap Committee.
- Point of contact for players regarding handicaps and scores.
- Responsible for maintaining players' records and displaying the **Peer Review** report.
- **We recommend that all new handicap chairs take USGA Educational Seminar on-line seminar (20 questions, open book, untimed); the results are reported to the CWGA.**

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## DEFINITIONS TO KNOW

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- **Active Colorado Golf Season**
  - Scores for rounds played in Colorado between March 15 and November 14 can be posted; this is the “active” season.
  - Scores for rounds played in Colorado during the inactive golf season may not be posted.
  - Scores for rounds played in states with longer active seasons (for example, California, Arizona and Florida) may be posted during those active seasons.
  
- **Course Handicap**
  - Indicates the number of **Handicap Strokes** a player receives from a specific set of tees at a specific golf course.
  - **Course Handicap** is determined by applying the player’s **Handicap Index** to a **Course Handicap Table**, available in the golf course pro shop.
  - The **Course Handicap** is always expressed as a whole number.
  
- **Course Rating**
  - The USGA’s mark that indicates the difficulty of a course for a scratch golfer under normal course and weather conditions. It is expressed as strokes taken to one decimal place, and is based on yardage and other obstacles to the extent that they affect the scoring ability of a scratch golfer
  
- **Equitable Stroke Control (ESC)**
  - The downward adjustment of individual hole scores for handicap purposes in order to make the **Handicap Index** more representative of a player’s potential ability.
  - Sets a maximum score that a player can post on any hole depending on the player’s **Course Handicap**.
  - ESC is only used when a player’s actual or most likely score exceeds the player’s maximum score based the table below.
  - These hole scores must be recorded on the scorecard with an “X” after the score.

**18-Hole Equitable Stroke Control**

Course Handicap	Maximum Score on Any Hole
9 or less	Double Bogey
10 through 19	7
20 through 29	8
30 through 39	9
40 or more	10

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### 9-Hole Equitable Stroke Control

Course Handicap	Maximum Score on Any Hole
4 or less	Double Bogey
5 through 9	7
10 through 14	8
15 through 19	9
20 or more	10

- **GHIN**
  - Golfer Handicap Index Network.
  - USGA system, available online, at a computer at a golf course, or on a mobile app, that allows golfers to post scores.
  - The system calculates the **Handicap Index** and tracks golfer statistics.
- **Handicap Conversion Chart**
  - Chart found in the golf shop/club house that determines a golfer's **Course Handicap** for the specific set of tees at that specific golf course, based on the player's **Handicap Index**.
  - A conversion function is also available to players with access to GHIN.com.
- **Handicap Differential and Formula**
  - $$\frac{(\text{Gross Score} - \text{Course Rating}) \times 113}{\text{Slope}} = \text{Handicap Differential}$$
  - Compare this number to the golfer's **Handicap Index** to determine how well they played compared to their average potential ability.
- **Handicap Holes**
  - A hole on which a player is entitled to apply a **Handicap Stroke** or strokes to the gross score for that hole.
  - The order of **Handicap Holes** is identified on the courses scorecard.
  - Even numbers from 1 to 18 are assigned to the holes on the back nine; odd numbers from 1 to 18 are assigned to the holes on the front nine; the holes are numbered from 1 through 18 in their order of difficulty, with 1 being the hardest hole on the course and 18 the easiest.
- **Handicap Index**
  - Measurement of a player's potential ability on a course of standard difficulty.
  - A **Handicap Index** is portable from course to course, as well as from one set of tees to another set of tees on the same course.
  - A player converts a **Handicap Index** to a **Course Handicap** based on the **Slope Rating** of the tees played using the **Handicap Conversion Chart**.
- **Handicap Index Adjustment and Formula**
  - Only the Handicap Committee where a player maintains a **Handicap Index** can adjust that player's **Handicap Index**.
  - **Handicap Indexes** can be adjusted by the Handicap Committee when:
    - A golfer improves faster than the system can react.

- Numerous **Away Scores** have been posted that change the **Handicap Index**.
  - A golfer has a temporary injury or disability.
  - It has been discovered that a player has manipulated a score for a round.
- Step 1 – Look up the player’s scoring record in **GHIN**.
  - Step 2 – Identify the date range in question.
  - Step 3 – Count how many scores fall within the date range.
  - Step 4 – Use the table below to determine the number of scores and the corresponding number of **Handicap Differentials** to use.

**It is recommended that the following process be followed to adjust a handicap index:**

Number of Acceptable Scores	Differential(s) to Use
5 or 6	Lowest 1
7 or 8	Lowest 2
9 or 10	Lowest 3
11 or 12	Lowest 4
13 or 14	Lowest 5
15 or 16	Lowest 6
17	Lowest 7
18	Lowest 8
19	Lowest 9
20	Lowest 10

- Step 5 – Find the appropriate **Handicap Differential(s)** on the player’s record in GHIN.
  - Step 6 – Average the **Handicap Differential(s)** being used.
  - Step 7 – Multiply the Average by “.96”.
  - Step 8 – Delete all numbers after the tenths digit. Do not round to the nearest tenth. This is the **Modified Handicap Index**.
  - Step 9 – Enter the **Modified Handicap Index** into **GHIN**.
  - Step 10 – Enter the appropriate date range.
- **Handicap Revision**
    - When **Handicap Indexes** are updated to reflect the most recent scores posted.
    - The USGA revises **Handicap Indexes** on the 1<sup>st</sup> and 15<sup>th</sup> of every month, even in those months in an inactive season.
    - Scores posted after the most recent revision will not be reflected in the golfer’s **Handicap Index** until the next **Handicap Revision** date.
  - **Handicap Type**
    - L – **Local**
      - **Handicap Indexes** above the Handicap Index Limit (the limit for women is currently 40.4).
      - It is recommended to lower golfers with a Local Handicap to the Handicap Index Limit during competition.
    - M – Handicap Index **modified** by the Handicap Committee to reflect current playing ability.

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- Example: A player with a 10.2 handicap has an injury but is still able to play. Take all acceptable scores posted after the injury and plug them into the **Handicap Index Adjustment Formula** to determine the **Modified Handicap Index**.
  - A length of time for the **Modified Handicap Index** must be determined.
  - N – **Nine-Hole handicap**.
  - R – **Handicap Index** automatically **reduced** for exceptional tournament performance.
    - Players must have a minimum of two eligible **Tournament Scores** or “T-Scores”.
    - Reduced **Handicap Indexes** are calculated automatically by GHIN.
  - **Handicap Strokes**
    - **Handicap Strokes** are based on the **Course Handicap**.
    - Allocate **Handicap Strokes** based on the **Handicap Holes** found on the scorecard.
    - **Handicap Strokes** are often referred to as ‘Pops’ or ‘Dots’ in a net or handicapped event.
  - **Most Likely Score for a Hole**
    - The score a player must record for handicap purposes if a hole is started but not completed.
    - Add strokes already taken and estimate the number strokes to finish the hole.
    - For example: a player picks up after the 2<sup>nd</sup> stroke on a par 4 hole; she estimates that she would have taken 3 more strokes to hole out; she records 5 for the score on that hole.
  - **Override**
    - Handicap Committee’s action to cancel a **Tournament Score** reduction.
  - **Peer Review**
    - The ability of players to review all scores to form a reasonable basis for supporting or disputing a score that has been posted.
    - Provides the six most recent revisions of the player’s **Handicap Index**, along with scores, **Score Types**, **Handicap Differentials** and dates relating to the most recent **Handicap Revision**.
    - This information can be found within **GHIN** reports.
  - **Slope Rating**
    - The USGA’s mark that indicates the difficulty of a course for players who are not scratch golfers compared to the USGA **Course Rating**.
    - The higher the **Slope Rating** means scores between the scratch and non-scratch golfers are more spread.
  - **Score Posting**
    - To post a 9-hole score, the player must play at least 7 holes or up to 12 holes.
    - To post an 18-hole score, the player must play at least 13 holes.
    - Scores being posted must be played during an **Active Golf Season**.
  - **Scoring Record**
    - The 20 most recent scores posted by a player, plus any eligible **Tournament Scores**.
    - Players must have a minimum of five 18-hole scores or ten 9-hole scores to receive a valid **Handicap Index**.

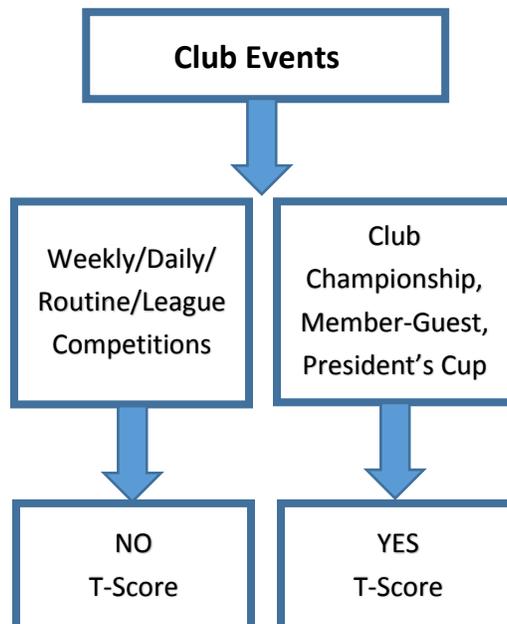
- **Trend Handicap**
  - Estimate of the **Handicap Index** since the previous revision.
  - This is automatically calculated by GHIN each time a score is posted.

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## SCORE TYPES

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- **A – Away**
  - Scores posted from courses other than a golfer’s home course.
- **C – Combined 9-Hole Scores**
  - Two 9-hole scores combined create an 18-Hole score.
  - Must not be designated as **Tournament Scores**.
  - Scores can be combined for any golf courses.
- **H – Home**
  - Scores posted from the course where a player carries her **Handicap Index**.
- **P – Penalty**
  - Does not return a scorecard.
- **T – Tournament**
  - Scores made in a competition defined by the graphic below.
  - Competition must identify a winner based on a stipulated round played under the rules of golf.
  - A player’s **Handicap Index** may be reduced when a player has a minimum of two eligible **Tournament Score Handicap Differentials** that are at least 3.0 better than the players **Handicap Index**.
  - Handicap reductions for **Tournament Scores** are automatically made by GHIN.



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## GHIN FEES & MEMBERSHIPS

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- **What is the Colorado GHIN fee?**
  - In 2017, clubs will be billed by the CWGA \$35 for each member that is active on their club roster.
  - There is no discount or rebate for members that belong to multiple clubs. Golfers must pay GHIN fees for each time they are found active on a club roster in GHIN.
  
- **What does a full CWGA Membership entail?**
  - Includes a USGA Handicap.
  - Member is added to club roster by handicap chair.
  - Golfers pay dues or a membership fee to the club; this includes the CWGA fee.
  - Entitles member to participate in all club events and leagues.
  - **Handicap Index** and golfer statistics tracking through GHIN.
  - GHIN app for smart phones.
  - Eligible to play in CWGA tournaments.
  - Member-only pricing for CWGA-sponsored events.
  - Hole-in-one recognition.
  
- **Handicap-Only Members**
  - Reduced fee membership.
  - Includes a USGA Handicap.
  - Does not entitle member to participate in all club events and leagues.
  - **Handicap Index** and golfer statistics tracking through GHIN.
  - GHIN app for smart phones.
  - Eligible to play in CWGA tournaments.
  - Member-only pricing for CWGA-sponsored events.
  - Hole-in-one recognition.
  
- **Junior Members**
  - A membership for girls who want to play in CWGA tournaments and who are not members of the Colorado Junior Golf Alliance.
  - Must be 18 or under to be eligible.
  - Includes USGA handicap.
  - **Handicap Index** and golfer statistics tracking through GHIN.
  - GHIN app for smart phones.
  - Eligible to play in CWGA tournaments.
  - Member-only pricing for CWGA-sponsored events.
  - Hole-in-one recognition.

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## FAQ'S FROM MEMBERS

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- **I posted an incorrect score; how do I fix it?**
  - Log into GHP Club and look up the member.
  - Click score maintenance.
  - Find score in question and select edit.
  - Change the gross score and select save.
  - Run special update if necessary.
- **I posted a score from the wrong tee box or course; how do I fix it?**
  - Log into GHP Club and look up the member.
  - Click on score maintenance.
  - Find the score in question and select edit.
  - Click select tee.
  - After searching and finding the correct tee, press save.
- **I posted 9-hole score as an 18-hole score; how do I fix it?**
  - Get information regarding score (date, course, tee) from the player.
  - Delete score posted incorrectly.
  - Repost score with correct information.
- **I posted an 18-hole score as a 9-hole score; how do I fix it?**
  - Contact CWGA to modify the score.
- **What does the R mean and can I get rid of it?**
  - The R next to a handicap index represents “reduced”.
  - Appears when a player has played exceptional rounds of tournament golf.
  - The R will remain until the **Tournament Score** falls from the 20 most recent scores **AND** once it has been a full year since the score was posted.
  - The R can only be removed by being reviewed and overridden by the Handicap Committee based on inconsistency.
- **What does the M mean and can I get rid of it?**
  - The M stands for **Modified Handicap Index**.
  - This appears when the **Handicap Committee** has determined that the player is not playing to their **Handicap Index** because of temporary injury, rapid improvement, numerous away scores changing handicap index, or a player manipulating a round.
  - An expiration date for the **Modified Handicap Index** must be set.
  - If the golfer begins playing to their **Handicap Index** prior to the **Modified Handicap Index** expiring, it may be removed by the **Handicap Committee**.
- **How do I apply Handicap Strokes to a scorecard?**
  - Find the golfer's **Course Handicap** by applying the **Handicap Index** to the **Course Rating Chart** found in the golf shop/club house.
  - Find the handicap row on the scorecard for the correct gender.

Hole	RATING/SLOPE	1	2	3	4	5	6	7	8	9	Front	10	11	12	13	14	15	16	17	18	Back	Total	Hcp	Net
Blue	71.4/122	509	175	403	318	378	375	170	544	435	3307	405	402	170	495	374	529	374	185	405	3339	6646		
White	M 69.9/119 W 76.5/130	483	155	383	308	362	327	145	524	420	3107	378	378	160	466	350	520	354	170	390	3166	6273		
Red	M 66.2/111 W 71.6/119	454	135	312	274	331	281	95	438	339	2659	351	353	145	382	327	470	293	140	322	2783	5442		
Par		5	3	4	4	4	4	3	5	4	36	4	4	3	5	4	5	4	3	4	36	72		
Handicap 24		.	.	.	.	..	.	..	.	..		..	.	.	.	..	.	.	..					
Handicap 6						.				.						.				.				
Handicap		9	17	7	13	3	11	15	5	1		4	8	18	16	12	6	10	14	2				

**EXAMPLE:**

- Using the above scorecard, notice the **HANDICAP** row at the bottom. This indicates the difficulty of each hole ... a handicap of 1 on hole 9 indicates it is the most difficult hole on the course, handicap of 2 on hole 18 is the second most difficult, and so forth.
- For a player with a Course Handicap of 24, apply **Handicap Strokes** (dots) equal to 1 per hole through 18, with an additional dot to the 6 hardest holes on the course: holes 9, 18, 5, 10, 8 and 15. (24 – 18 = 6)
- **How do I score un-played holes?**
  - First apply **Handicap Strokes** to the scorecard as above.
  - Should a player stop at hole 15, the example below illustrates what players with different course handicaps would score on the remaining holes:
  - Looking at the “dots”, the recordable score for hole 16 would be par of 4 plus 1 **Handicap Stroke** for a 5, hole 17 would be par of 3 plus 1 **Handicap Stroke** for a 4, and hole 18 would be par of 4 plus 2 **Handicap Strokes** for a 6.
  - For a player with a Course Handicap of 6, apply **Handicap Strokes** (dots) of 1 per hole on holes with a handicap of 1 through 6 to equal 6 dots. The recordable score for hole 16 would be par of 4, hole 17 would be par of 3, and hole 18 would be par of 4 plus 1 **Handicap Stroke** for a 5.
- **How do I find out who our most improved player is?**
  - Go to GHP online.
  - Click reports.
  - Find the most improved player selection.
  - Put in the information of the particular club and then click run.
- **What happens if a golfer has a temporary injury?**
  - Take all acceptable scores posted after the injury and plug them into the **Handicap Adjustment Index Formula** to determine the **Modified Handicap Index**.
  - An expiration date for the **Modified Handicap Index** must be determined.

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- **How are Tournament Scores (T-Scores) calculated into the Handicap Index?**
    - A player's **Handicap Index** may be reduced under this procedure when a player has a minimum of two eligible **Tournament Score Handicap Differentials**.
    - **Tournament Score Handicap Differentials** must be at least 3.0 better than the player's **Handicap Index**.
    - **Tournament Scores** are eligible until they fall from the 20 most recent scores **AND** it has been a full year since the score was posted.
    - Up to the best six T-Scores are saved in a "Best T-Score File" separate from the player's scoring record of the most recent 20 scores.
    - The Handicap Committee should review all reductions.
  
  - **If a golfer travels to another state during the Colorado inactive season (November 15 to March 14) and plays golf, can they post the score?**
    - If it is the active golf season in the state where the golfer is playing, they are allowed to post the score.
  
  - **What happens if a golfer doesn't finish the round?**
    - If the player has played at least 7 or up to 12 holes, a 9-hole score must be posted.
    - If the golfer has played at least 13 holes, an 18-hole score must be posted.
    - If the player has played less than 7 holes, the score cannot be posted.
    - Take par and add any **Handicap Strokes** allocated to the holes not played. See example above.
  
  - **What do I do if two competitors are playing from different tee boxes?**
    - Find the Handicap Index for both golfers.
      - Mary has a Handicap Index of 14.
      - Beth has a Handicap Index of 20.
    - Find the **Course Rating** for both tee boxes.
      - Mary plays from the red tees with a Course Rating of 74.
      - Beth plays from the gold tees with a Course Rating of 69.
    - Calculate the difference between the **Course Ratings**.
      - The difference between the red and gold tees is 5.
    - Determine **Course Handicap** for players on the **Handicap Conversion Chart** in the golf club (be sure to use correct columns on **Course Rating Chart**).
      - Mary has a **Course Handicap** of 17.
      - Beth has a **Course Handicap** of 25.
    - Add the **Course Rating** difference to the golfer playing from the harder tee.
      - Mary receives 5 additional strokes bringing her **Course Handicap** to 22.
    - No adjustment is made to Beth's Handicap.
  
  - **What happens if I belong to multiple clubs?**
    - If the member wants to appear on multiple league rosters, the player must pay a GHIN fee for each league.
  
  - **Can a golfer post a score if they play alone?**
    - No, playing alone does not meet the definition of **Peer Review**.
    - This allows the opportunity to play golf with each other and support or dispute scores that are posted.

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## DATES TO KNOW

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- March 15 – Opening Day of Colorado’s **Active Golf Season**
  - Scores in Colorado may be posted.
- April 30 – Club Roster deletion deadline
  - Have rosters current and updated. Inactivate any members that have not paid dues.
- November 14 – Last Day of Colorado’s **Active Golf Season**
  - Scores from rounds played in Colorado may not be posted after this date.

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## RESOURCES

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- USGA Handicap Manual
- USGA Online Handicap Seminar and Quiz
  - <http://www.usga.org/HDCPLicClubSeminar/index.asp>
- USGA Website
  - <http://www.usga.org/content/usga/home-page/Handicapping.html>
- GHIN for Clubs
  - [www.ghinclub.net](http://www.ghinclub.net)
- GHIN Club Quick Start Guide
  - Found in GHIN Club
- CWGA Website
  - [www.coloradowomensgolf.org](http://www.coloradowomensgolf.org)
- CWGA Office
  - [cwga@coloradowomensgolf.org](mailto:cwga@coloradowomensgolf.org)
  - 303-366-7888