



HANDICAPPING

- What is a Golf Handicap?

An Australian Golf Handicap is a numerical figure which is a reflection of an amateur golfer's playing ability. Handicaps allow golfers of all physical golf abilities to be able to compete against one another. Australian Golf Handicaps are calculated and allotted in accordance with the Australian Handicapping System and in terms of the Calculated Course Rating (CCR) as described in the Australian Course Rating System.

The Australian Golf Handicapping System was developed and is administered by Golf Australia. The system has been adopted throughout Australia to ensure uniformity in golf handicaps. Golf Australia has established a centralised, computer-based, national system to manage handicapping, known as GOLFLink. As this system is extended, all golfers will be issued with a personal identification swipe card to be used when entering club and other competitions and updating handicaps.

- Getting a Golf Handicap

Following joining a club or a program such as Golf Access, a player must submit scorecards from five x 18-hole rounds of golf attested by an "approved marker". An "approved marker" is generally a golfer who holds either a men or women's Australian Handicap. At least 3 of the initial 5 cards must be from the player's "home club". Each card must indicate the Calculated Course Rating (or Australian Course Rating if no CCR is available). On submission of the cards, each card is analysed and adjusted (if necessary) so that the worst score for any given hole is not more than 2 over par (eg. double bogey). Thus if a player returned a score of 8 or more on a par 5 hole, the score is adjusted to a 7. It should be noted that this adjustment is only made to a player's initial five cards.

After these adjustments have been made, the difference between the amended score and the CCR of each card is ascertained. These five differentials are added together and then averaged by dividing by five. The resulting average (to one decimal place) is the player's exact handicap, which can then be rounded to the nearer whole number (.5 being rounded up) to give the player's Australian Handicap. As the exact handicap is the starting point for future handicapping, both figures must always be recorded.

Example

A player having submitted five scorecards would be allocated an Australian Handicap as follows: -

Round	Adjusted Score	CCR (or (ACR if CCR is not available)	Differentials (ie. adjusted score minus the CCR)
1	91	73	18
2	90	74	16
3	83	72	11
4	81	71	10
5	94	73	21
		Total	77/5 = 15.4

In the above example, the player's initial Australian Handicap would be 15. The Home Club's Handicap Committee may allot a player an initial handicap less than the average if it has good reason to consider that a lower handicap is more appropriate to the player's ability. An example may be a player returning to the game after a long absence (2 years or more) but who previously held a handicap lower than that calculated by submitting five "new" cards upon rejoining a club. In addition, younger players are sometimes allocated an initial lower handicap, as their rate of improvement is often quite rapid.

It should also be noted that a fundamental assumption of the Australian Handicapping System is that every player will endeavour to make the best score he can at each hole in every round he plays and that he will report every eligible round for handicapping purposes, regardless of where the round was played.

The maximum Australian Handicap for men is 27 and 45 for women. If an exact handicap reaches 27.5, the player's Australian Handicap remains at 27 and a Club handicap of 28 applies if permitted by the player's home club. If the club does not permit club handicaps over 27(or 45 for women), then the player's exact handicap remains on 27.4 until a differential of 26 or less is returned. A large number of golf clubs permit club handicaps up to 32. This greatly assists new and elderly golfers gain and retain a competitive involvement in the game.

An Australian Handicap is required in order for a player to compete in amateur or open events (including club competitions) away from a player's home club. It is in many ways an essential passport for enjoying golf competitions wherever the game is played.

- How does the Handicap change?

Once a player gains an Australian Handicap, the handicap is subject to alteration every time the player plays a competition round. As outlined in the

Australian Handicapping System, "All scores established in all 18 holes singles stroke competition rounds (including Par and Stableford) played under the Rules of Golf at courses with an Australian Course Rating shall be used for handicapping purposes. A competition round is defined as one conducted by a recognised golf club, its professional or agent, or other bona-fide bodies, for which trophies or prizes are awarded for golfing performance.

A "bona-fide body is defined as a formally constituted club, association or group formed primarily for the purpose of conducting ongoing golf events, played in accordance with the Rules of Golf and appropriate local rules, or otherwise to administer golf for a defined area or group of golfers. However scores returned from corporate/trade days not otherwise eligible as above but played in accordance with the Rules of Golf, may be used for handicap reductions only".

A few other points to note about scores for handicapping are: -

When a player is disqualified his or her actual score may, at the discretion of the home club's handicapping committee, be used for handicapping purposes. Scores should be used when actual scores are known, but a technical Rules breach has caused disqualification eg. card not signed or handicap not recorded.

Four-ball scores (including mixed events) may be used for handicapping but only for the reduction of a player's handicap. Only scores of 42 Stableford points or better; 6 up against par or better or 6 under or better in stroke events may be used. In addition, the player's score must appear at least 9 times on the card for him to be handicapped.

The handicapping of a four ball score is undertaken in the following manner: -

Firstly, the handicapper identifies the player who is in on the card nine or more times.

Where scores do not appear for that player, the handicapper fills in scores on the card as follows: -

When a player has no handicap stroke on a hole and his score is not recorded, he should be given 1 stroke over the par of the hole. On holes where a player receives a handicap stroke but his score is not recorded, he should be given 1.5 strokes over the par of the hole. When a player receives 2 handicap strokes on a hole and his score is not recorded, he should be given 2.5 strokes over the par for the hole.

When all the gaps in the card have been filled in, the scores should be added, and where a half appears in the total, the scores should be taken to the next higher whole number.

Except in the most unusual circumstances, the score obtained in this manner will be higher than the score actually recorded by the player and in this way

does not unduly penalise the player. The score obtained should be recorded in the player's handicap record sheet and treated in the same way as all the other scores for handicap purposes.

It should be noted that the course ACR is used as the CCR for Four Ball competitions.

Any stipulated competition round of 9 holes or more, adjusted on a pro-rata basis, may also be used for handicapping purposes. For example, if a player returns a score of 28 points for 12 holes played, he or she would be credited with 42 points for 18 holes.

When a person plays within a competition field, but does not actually enter the competition, the score, if attested by an affiliated golfer, should be used for handicapping purposes.

Handicap Adjustments

When a player returns scores from competition rounds, it is responsibility of the player's home club to maintain and amend (where necessary) his Australian Handicap. Each player who holds an Australian (or Club) Handicap within a golf club will have a handicap record. The recording of a player's competition scores on his handicap record are then kept by "differentials". "Differentials" are the amount by which a player's gross (or stroke) score is above or below the Calculated Course Rating (or ACR in the case of Four Ball scores). For instance, a player who has returned a stroke competition score of 90 when the CCR was 72 has a differential of 18 for that round.

No Change

When a players' differential equals his or her handicap or is within the "buffer zone" for the particular handicap category (as outlined in the table below), no change is made to the exact handicap. The "buffer zone" is an allowance that varies between the various handicap categories. It means that if a player's differential is within a certain amount of strokes of his handicap, then no change occurs to that player's handicap.

An example of how the "buffer zone" works can be seen where a player with a handicap of 11 returns a stroke score of 84 against a CCR of 72. The differential is 12. However, because the differential is above the player's handicap by only one, no change is made as the difference between the differential and player's handicap is within the buffer zone allowance of one stroke for players with handicaps in Category B (5-12).

Increases

If the player submits a score with a differential that is greater than his handicap plus the appropriate buffer zone figure, the player's exact handicap is increased by 0.1, irrespective of the extent to which his differential was beyond the buffer zone.

Additionally, in handicap category A (up to 4.4), if a player submits a score with a differential more than 5 strokes higher than his handicap, his exact handicap shall be increased by 0.2, instead of the 0.1. A non-returned card in category A without a justifiable excuse such as illness or injury shall also attract a 0.2 increase.

Reductions

If a player returns a score with the differential lower than his handicap, the exact handicap is reduced by an amount per stroke that the differential is below his or her handicap. The amount per stroke is determined by the players' particular handicap category as outlined below: -

Handicap Categories	Handicap	Buffer Zone	Add 0.1 if differential is above handicap by at least -	If differential is below handicap, subtract each stroke under
A	up to 4	0	1	0.1
B	5-12	1	2	0.2
C	13-19	2	3	0.3
D	20-27	3	4	0.4
E (club)	over 27	3	4	0.5

Accordingly if a player on a handicap of 18.4 returns a stroke score of 84 against a CCR of 72, this results in a differential of 12. The players' handicap is then reduced by 1.8, which is calculated by multiplying 6 (number of strokes by which his differential was below his handicap) by 0.3 per stroke. The players' revised exact handicap is now 16.6, which will see a "playing" Australian Handicap of 17. As with the initial allocations of Australian Handicaps, a player's playing handicap is always rounded to the nearest whole number (0.5 being rounded up).

When a player's handicap is to be reduced so that it goes from a higher category to a lower category, it should be reduced at the rate appropriate to the higher category only so far as it brings his playing handicap into the lower category. The balance of the reduction should be calculated at the rate appropriate to the lower handicap category.

An example of this situation is where a player on 20.2 returns a score with a differential of 14, i.e. 6 strokes below his playing handicap of 20. The player's reduction is calculated as follows: -

The first 2 strokes are deducted using the decimal point figure (per stroke) in Category D – 0.4 per stroke. $20.2 - (2 \times 0.4)$ (i.e. -0.8) = 19.4. At this point the player is moving from Category D (20-27) to Category C (13-19). Accordingly, the next 4 strokes are deducted using the decimal point figure stated in Category C – 0.3 per stroke. $19.4 - (4 \times 0.3)$ (i.e. -1.2) = 18.2. The player's derived handicap is now 18.2.

To view the Australian Handicapping and Course Rating systems, visit the Golf Australia website.

- What is the ACR?

On all golf scorecards, you will notice a numerical figure referred to as the ACR. The ACR for Tasmania Golf Club is 73 (exact 72.9).

This number is very important because the Australian Course Rating or ACR is the figure around which handicapping revolves at every golf club in Australia. The Australian Course Rating System indicates that the ACR is the “hypothetical score that a scratch golfer should have on a course when playing to his handicap in ideal conditions.”

Essentially the ACR is a numerical figure which reflects the degree of difficulty of a course. It is not related to the par of a course but is jointly calculated on the overall length and assessed difficulty of a course. The total length of a golf course is established by horizontally measuring each hole from the permanent distance markers to the centre of the green. In the case of a dog-leg hole, the measurement is taken in a straight line down the fairway to the axis or corner of the dog-leg and then in a straight line to the centre of the green. To then achieve the length component of the ACR, the overall length of a course is inserted into one of the mathematical formulas listed below:

For courses under 3600 metres, State Associations use their discretionary powers after studying a club's handicapping records and competition results. - For courses 3601 to 4800 metres the length rating is the course length measurement (LM) divided by 300 plus 49. - For courses 4801 to 5800 metres the length rating is $LM/200 + 41$. - For courses over 5800 metres the length rating is $LM/150 + 31.33$. Once the length rating is established, this figure is adjusted up or down on the basis of the assessed difficulty of the course.

The assessment of a course's difficulty is undertaken by qualified Golf Australia, State Association or District Association personnel and involves a hole by hole inspection of the course. Each hole is assigned difficulty points on the following basis:-

Assessment of the driving zone on par 4's and the driving zone and second shot zone on par 5's. The driving zone on par 4's and 5's is usually between

200 and 250 metres form the tee, depending upon the character of the hole and the probability of club selection by the scratch player. Following identification of the driving (or second shot) zone, the area is assessed in terms of fairway width; contour; number and proximity of hazards; existence of out of bounds and severity of adjacent vegetation/rough.

Each greenside area is assessed as to the number and proximity of bunkers, water hazards, mounds, fall-aways and out of bounds.

The difficulty of each approach shot is assessed on the basis of the length of the shot required, the size of the target area; number and proximity of hazards to be negotiated and existence of other factors such as an elevated green or difficult green holding qualities.

Finally the difficulty of each putting green is assessed in terms of the shape, speed and contour of the green in relation to the average length of putt a scratch player would be likely to have.

The total difficulty points recorded for a course is then compared to a conversion table to establish the difficulty factor to apply to the length rating.

Ninety or more points are required for a plus or difficulty factor addition to be made to the course's initial length rating. Less than ninety points will mean a minus or difficulty factor deduction will be made to the length rating. Once the course's difficulty factor is applied to the length rating, the course's exact ACR is complete.

State and District Associations are permitted to adjust a club's ACR by up to two strokes above the calculated exact figure in rare situations where an ACR does not really reflect the overall course difficulty. Examples would be courses that have predominantly sloping fairways, extremely difficult greens or turf type that allows either excessive or no run.

So what does an ACR look like? Well let's look at the ACR for Tasmania Golf Club, played from the Championship tees.

Total Course Length: 6214 metres

Length Rating: $6214/150 + 31.33 = 72.75$

Course Difficulty Rating: 96 points for an additional +0.15

Exact ACR: 72.9 (73) The course par at Tasmania is 72.

The ACR rounded to the nearest whole number (with 0.5 being rounded up) is then printed on the scorecard.

A full outline of the Australian Course Rating System is available on the Golf Australia website

- What is the CCR?

The Calculated Course Rating or CCR was introduced as part of the Australian Course Rating System to create a more statistically accurate way of assessing course difficulty following a competition round.

Essentially, it is a figure (calculated by the person so authorised by the Club Committee or by GolfLink) that reflects the playing conditions of each competition round. The CCR is then utilised for the subsequent handicapping of players within a competition field.

A CCR, rounded to the nearest whole number, (.5 being round down) must be calculated for every competition round conducted by a club. If weather or course conditions alter during the day and a competition field can reasonably be segregated into two sections of similar quality (eg. morning and afternoon), two CCR's should be calculated.

The field size is the number of competitors who commence the round, except for any who do not finish due to illness or a reason other than performance. Unless evidence dictates otherwise, non-returned cards and incomplete cards are considered as "worst" scores for the purpose of CCR calculation.

The CCR and a course's Australian Course Rating (ACR) have a direct relationship with each other. Subject to the exceptions below, the CCR cannot be higher than 2 strokes above or lower than 1 stroke below a course's ACR.

Exceptions:

When "tee-up through the green" applies, the lower limit below the ACR is 4 strokes.

(ii) If the CCR is calculated at less than or equal to the best nett score returned, it must be raised to be 1 stroke higher than that score, up to a maximum of 4 strokes above the ACR.

Therefore at a course with an ACR of 72, the CCR can range between 71 and 74 unless the above exceptions apply. However, for courses which are regularly exposed to severe weather conditions, State Associations may approve up to an additional 2 strokes allowance above the ACR during the calculation of the CCR. eg: to a maximum of 4 strokes above the ACR (and 6 strokes above the ACR under exception (ii) above). Once this approval has been given, it must be utilised at all times unless withdrawn by the State Association. Discretionary use is not permitted.

With the above requirements in mind, the CCR is then calculated as follows:-

Small Fields:

When a competition field consists of more than 1 and less than 21 competitors, the ACR is used as the CCR. However it should be noted that exception (ii) above still applies. Therefore if a club's ACR was 72 and the

best net score from a “small field” competition was 73, then the CCR would become 74.

For Fields of 21 Players or More:

The CCR is calculated to the nearest whole number 12.5% of the field size (.5 being rounded down).

Competitors’ scorecards are placed in nett order of merit from best to worst. From the best card, count down the cards to the 12.5% number previously determined. The nett score on this card is the CCR, subject to the above requirements and exceptions.

Let’s look at four competition examples of establishing the CCR for competitions played from the Championship tees at Tasmania Golf Club. The par of the course is 72 whilst the ACR is 73.

Example 1:

Field of 60: $12.5\% = 7.5 = 7\text{th card}$ (rounded down to nearer whole number).

Best Nett scores (in order) – 71, 71, 72, 73, 73, 74, 75, 76, 76

CCR = 7th card = 75

Example 2:

Field of 96: $12.5\% = 12\text{th card}$

Best Nett scores (in order) – 69, 69, 70, 70, 70, 70, 70, 71, 71, 71, 71, 71

12th card = 71

However CCR = 72, as the CCR cannot be lower than 1 stroke below the ACR.

Example 3:

Field of 110: $12.5\% = 13.75 = 14\text{th card}$ (rounded to nearest whole number)

Best Nett Scores (in order) – 71, 72, 73, 73, 73, 73, 74, 74, 75, 75, 76, 77, 77, 78

14th card = 78

However CCR = 75 as the CCR cannot be more than 2 strokes above the ACR.

Example 4:

Field of 40: $12.5\% = 5\text{th card}$

Best Nett Scores (in order) – 77, 77, 78, 78, 78

5th card = 78

The CCR at Tasmania is usually limited to a maximum of 75 (Eg: 2 strokes above the ACR).

However in this example, due to the high nett scores returned by competitors, the CCR for this competition would be 77 in accordance with the requirement of the CCR to be 1 stroke higher than the best nett score to a maximum of 4 strokes higher than the ACR.

For Fields of Low Markers; For low handicap fields, such as in Open Amateur competitions, club, district and State Championships, the CCR shall be determined as above except that the figure of 20% shall be used instead of 12.5%. The AGU define a low handicap field as one in which at least 80% of the players are in handicap category A (eg: up to 4.4).

For Fields of High Markers: When a field larger than 20 comprises at least 51% of the competitors on handicaps of 20 or higher, the percentage to be used to calculate the CCR shall be 10% instead of 12.5%.

Stableford and Par Competitions

For Stableford and Par competitions, the same procedures apply but the cards utilised must be converted to stroke scores. Examples: - 36 Stableford points or square in Par = course par - 40 Stableford points or +4 in Par = 4 strokes below par - 34 Stableford points or -2 in Par = 2 strokes above par.

In many ways the CCR is the realistic par of a course for each specific competition as it reflects how a field of players fared on the course for that particular day. Usually if the CCR figure is well above the course par, it indicates a difficult day on the course for players eg. strong wind or heavy rain. A CCR figure that is equal to or below the course par reflects good playing conditions eg. fine weather with little wind. Next time you pick up a newspaper to look at the results from golf club competitions and take note of the CCR. It will tell you how difficult each course played for that competition, especially if you know the par of a course. If it was your winning score, the CCR will also provide an indication as to how many strokes will be taken from your handicap.