

Handicap Allowances

Handicap allowances are adjustments to team member Course Handicaps to produce fair and equitable team competitions, as outlined in *The USGA Handicap System, Section 9-4*.

In general, if all balls of a team are used to determine the team outcome on every hole, no adjustment to a player's Course Handicap is necessary. Otherwise, a team comprised of higher-handicap players has an advantage. A percentage reduction takes more strokes from the higher-handicapped team. These allowances are only used for team tournament play and do not affect handicap calculations or the calculation of overall "low net."

Some competitions are just variations on the formats in the table below; for example, a team Stableford where the better Stableford score of two players is used is just a variation of a Best Ball competition.

Allowances are calculated before adjustments for players playing from different tees or members of the opposite sex playing from the same or different tees. Different adjustments are provided for women in the *USGA Handicap System*, but are not included here for brevity.

The following is summarized from *The USGA Handicap System* for some Stroke Play competitions:

Game Format (Stroke Play)	% of Course Handicap	Maximum Team Stroke Difference
Individual Stroke Play	100	Not Applicable
Total Score of Partners	100	None
Individual Stableford	100	Not Applicable
Four Ball Stroke Play (Better-Ball-of-2 or Best Ball)	90	≤ 8 (based on handicap allowance; not handicap index or course handicap)
For teams with a course handicap allowance difference greater than 8	80	> 8
Best-Ball-of-Four	80	None
Two-Best-Balls-of-Four	90	None

For a "Best Ball" tournament, in keeping with past practice, a team that would otherwise play to 80% has the option to use the lower handicap player's handicap allowance at 90% and declare the higher handicap player's course handicap allowance to 8 above the lower handicap player.

Other adjustments are made for Match Play. Contact your Handicap Chairman for guidance.