

## Tournament Handicap Policy

The USGA has a policy for reducing a Handicap Index based on exceptional tournament scores (Section 10-3 of the USGA Handicap Manual). It calls for a reduction of the Index in situations where the player has two tournament score differentials within the prior 12 months that are at least three strokes lower than the player's Index. The amount of the reduction in Index, and hence handicap, is based on a table that compares how much lower this average differential is than the player's Index and how many tournament scores the player has had in the prior 12 months. The more tournament scores the player has had in the prior 12 months, the lower the effect of the Index reduction.

The Manual allows for higher reductions in cases where the player's performance continues to be better than the potential ability indicated by the reduction from the table. It also allows for a lower reduction in cases where the player is injured and whose reduction was based on tournament scores prior to the injury.

The Club at Apple Mountain (Club) instituted a Tournament Handicap Policy (THP) several years ago. At the time it was adopted, it was felt that there were players who were taking advantage of the USGA policy by scoring lower in tournaments than non-tournaments, but not by enough to be affected by the USGA policy. For that reason, the Club instituted a more stringent THP than called for by the USGA.

The effect of the Club policy has been two-fold. It has reduced handicaps for players who score better in tournaments, but not enough better than the USGA policy. It has also had the effect of reducing handicaps for players who, for one reason or another, happen to have one or two tournament scores lower than their handicap, but not significantly lower.

The USGA has recently redefined what they consider to be tournament scores to only the most prestigious tournaments held by a Club. We now only record tournament scores for the Club Championship, the Senior Club Championship and the Match Play Championship. In the past, we recorded tournament scores for all Club tournaments and, at one time, even recorded Tuesday Ball Toss scores as tournament scores. By having fewer score recorded as tournament scores, one or two good scores will not be masked as much by having many other tournament scores.

The current effect of our policy is to reduce handicaps of players in our tournaments that would not have this reduction if they play in other club tournaments or NCGA sponsored tournaments. This doesn't seem to make sense. For that reason, for Club tournaments beginning in 2016, we will conform to the USGA policy.

Specifically, the new policy will be as follows:

1. Determine the player's two lowest Tournament Score differentials during the 12 months prior to the beginning of a tournament.
2. Compare the average of those two lowest Tournament Score differentials to the player's Handicap Index.
3. If the difference in Step 2. above is greater than 3.0, refer to the Handicap Reduction Table below to determine the adjustment to the player's Handicap Index.
4. The revised Handicap Index as calculated in Step 3. above is used to determine the player's course handicap.
5. The above calculation is to be made for all Club-sponsored tournaments, whether or not the tournament would result in the posting of a Tournament Score.
6. The Handicap Chairman, with the assistance of the other members of the Handicap Committee, if deemed necessary, will review all reductions of Handicap Index. As a result of this review, the Handicap Committee may:
  - a. Allow the reduction to run its normal course, or

- b. Further reduce the Handicap Index in cases where the Committee concludes that the player's performance continues to be better than the potential ability indicated by the reduction, of
- c. Override the reduction in cases such as a player who has been injured and whose reduction was based on tournament scores prior to the injury, or
- d. Adjust the amount of the reduction where the Committee believes that a reduction is necessary, but the one calculated does not reflect the player's potential ability.

#### Handicap Reduction Table

**Handicap Reduction Table**  
**(Two or more Tournament scores in prior 12 months)**

T-Scores/ Difference	2	3	4	5 to 9	10 to 19	20 to 29	30 to 39	40+
3.0 - 3.4								
3.5 - 3.9								
4.0 - 4.4	1.0							
4.5 - 4.9	1.8	1.0						
5.0 - 5.4	2.6	1.9	1.0					
5.5 - 5.9	3.4	2.7	1.9	1.0				
6.0 - 6.4	4.1	3.5	2.8	1.9	1.0			
6.5 - 6.9	4.8	4.3	3.7	2.9	2.0	1.0		
7.0 - 7.4	5.5	5.0	4.5	3.8	3.0	2.1	1.0	
7.5 - 7.9	6.2	5.7	5.3	4.7	3.9	3.1	2.2	1.0
8.0 - 8.4	6.8	6.4	6.0	5.5	4.8	4.1	3.2	2.2
8.5 - 8.9	7.4	7.1	6.7	6.2	5.7	5.0	4.2	3.3
9.0 - 9.4	8.1	7.8	7.4	7.0	6.5	5.9	5.2	4.4
9.5 - 9.9	8.7	8.4	8.1	7.7	7.3	6.7	6.1	5.4
10.0 - 10.4	9.2	9.0	8.8	8.4	8.0	7.6	7.0	6.4
10.5 - 10.9	9.8	9.5	9.4	9.1	8.7	8.3	7.8	7.2
11.0 - 11.4	10.4	10.2	10.0	9.7	9.4	9.1	8.6	8.1
11.5 - 11.9	11.0	10.8	10.6	10.4	10.1	9.8	9.4	8.9
12.0 - 12.4	11.5	11.4	11.2	11.0	10.7	10.5	10.1	9.7
12.5 - 12.9	12.1	11.9	11.8	11.6	11.4	11.1	10.8	10.5
13.0 - 13.4	12.6	12.5	12.4	12.2	12.0	11.8	11.5	11.2
13.5 - 13.9	13.2	13.1	12.9	12.8	12.6	12.4	12.2	11.9
14.0+	13.7	13.6	13.5	13.4	13.2	13.0	12.8	12.6