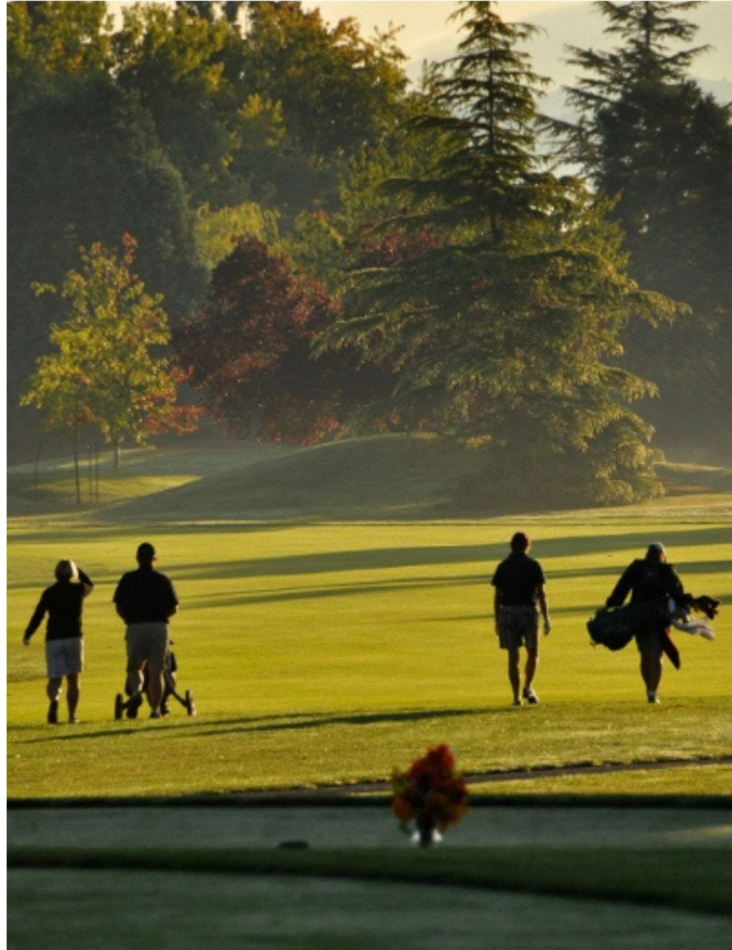


# Handicap Rules

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## Table of Content

*Click to be directed to page*

Handicap Rules.....	2
Handicap Responsibilities.....	3
Net Double Bogey Rule.....	4
How to Score Holes Not Played.....	6
How to Score when a Hole is Started but not Completed.....	7
Playing Conditions Calculations (PPC) .....	8
Practice Rounds.....	9
How Your Handicap is Determined .....	10

## Handicap Rules

**Q:** Why do you need a current valid Handicap Index?

**A:** This is so you can take part in any of our fun competitions or in more competitive tournaments on a FAIR and EQUAL basis. It is how Net Scores are calculated. It is only current and valid as long as all scores are correctly entered.

## Rules of Handicapping

[2024-Rules-of-Handicapping-USGA.pdf](#)

[Rules of Handicapping FAQ](#)

**Key Definitions** - For many more definitions, use the link to the Rules of Handicapping.

### *Handicap Index*

The measure of a player's demonstrated ability calculated against the *Slope Rating* of a *golf course* of standard playing difficulty

### *Slope Rating*

An indication of the relative difficulty of a *golf course* for players who are not *scratch players* compared to players who are *scratch players*

### *Course Handicap*

The number of handicap strokes a player receives, before *handicap allowances*, from a specific set of tees as determined by the *Slope Rating* and the difference between *Course Rating* and *par*.

### *Adjusted Gross Score*

A player's gross score, including any penalty strokes, adjusted for when:

- The player exceeds their maximum hole score,
- A hole is not played, or
- A hole is started but the player does not hole out.

### *Score Differential*

The difference between a player's *adjusted gross score* and the *Course Rating*, reflecting the *Slope Rating* and the *playing conditions calculation*. It is the numerical value attributed to a score achieved on a *golf course* on a specific day that is posted into the player's *scoring record*. A *Score Differential* must be an 18-hole value or its calculated equivalent.

## Handicap Responsibilities

### Acceptable Scores

A score is acceptable for handicap purposes if the round has been played:

- 1 In an authorized format of play (see Rule 2.1a) and a minimum of holes were played as per Rule 2.2
  - A minimum of 10 holes must be played for an 18-hole score to be acceptable
  - All 9 holes must be played to enter a 9-hole score
- 2 In the company of at least one other person, who may also act as a marker (subject to satisfying any other requirements of the Rules of Golf)
- 3 By the Rules of Golf (see Rule 2.1b), including local rules.
- 4 On a golf course with a current Course Rating and Slope Rating, where length and normal playing difficulty is maintained at a consistent level (see Appendix G)
- 5 On a golf course during its active season (Active season for Cordova Bay is year-round)

In addition, the player's score must always be certified in accordance with the Rules of Handicapping (see Rule 4.4)

- A score submitted for handicap purposes must be made available for peer review as soon as possible after completion of the round. To facilitate the process of peer review:
  - A player, or someone authorized by the player, must submit their score as soon as possible after completion of the round. The expected requirement is that the score be posted before midnight of the day the round was played.
  - The Handicap Committee should ensure a submitted score is posted to the player's scoring record as soon as possible

## Net Double Bogey Rule.

This is the maximum allowable hole score applied for handicap purposes. (your “max” on a hole.)

So how do you know what your “max” is?

On your home page in the Golf Canada Scoring Site you will see that Cordova Bay is listed as your Member Club and your Home Course. You will also see your Course Handicap. If you click on the “View All” option, your handicap for each of the tees at Cordova Bay is listed. For example, your handicap for the Copper Tees may be 14, but from the Gold would be 18. This takes into account the added difficulty of playing from the longer Gold tees.

You also have the option to select another course, and again your handicap for each tee box at that course will be listed.

If your handicap for the tees being played is 18, you are given 1 handicap stroke for every hole. If your handicap is 24, you will receive 18 strokes PLUS an additional 6 strokes on the 6 hardest holes on the course.

If your handicap is 10, you are given 1 stroke for the 10 hardest holes.

"How do you know which holes are the hardest? Look carefully at the bottom of the Cordova Bay Scorecard. You will see that each hole is assigned a number from 1-18. Note that there is a line for Ladies and Men’s Handicaps – they are different!

1 indicates the hardest hole, 18 is the easiest. Use this information to determine on which holes you are given a stroke. Score cards at any course you play should include this information."

So back to the Net Double Bogey Rule. To calculate your Net Double Bogey (your max) determine what par would be on that hole, and add two strokes (double bogey) and then add the number of handicap strokes you get on that hole (as determined up above.)

So, if your Course Handicap is 14 from the Copper Tees, and you have a 'blow-up' hole on #5, which is a par 4, take  $4+2+1$  for a maximum of 7. If hole #4 gave you trouble, which is a par 3, (where you don't get a handicap stroke), take  $3+2$  for a maximum of 5.

Spend some time on the Golf Canada Scoring Centre site to get familiar with how to find the right Course Handicap for the tees you are playing, and have a good look at our scorecard to see the hardest and easiest holes. With this information, you should be able to calculate your max for any hole. Good luck!

If after reading all of this, you are uncertain what maximum score to enter, enter your score hole by hole and enter a 10 for the hole in question. Golf Canada will automatically adjust to your maximum allowable score for that hole and tee box you played from.

## How to Score Holes Not Played

There are times when you may not be able to play a hole or complete your round. Valid reasons include poor weather or darkness, injury or illness, course maintenance or reconstruction. Simply quitting because you would rather not complete the round, or you know you tend to do poorly on the last few holes are not valid reasons.

Effective January 2024, you only need to play 10 out of 18 holes to enter a score for handicap purposes. If you have a valid reason for not completing a round, you will need to enter scores hole by hole and enter a value of zero for all holes not played. You will see a prompt to this effect on the RCGA Hole by Hole scoring page.

Once a score is posted for the holes played – for example, holes 1-16 – a Score Differential™ will be created based on the 16 holes played, and the expected Score Differential™ for two holes not played will be added to that value to produce an 18-hole Score Differential. When you look at your posted score on the RCGA Score Center, you will see that the number of holes played have been noted with brackets, for example, 92/(16)

For a player who has yet to establish a Handicap Index (working toward posting scores from 54 holes played), only the 9- and 18-hole score posting option will be available.

A Net par score is available for limited use where practical, and at the discretion of the Handicap or Competition Committee. However, expected score as outlined above is used as the default position for holes not played. (Rule 3.2, Rules of Handicapping). So just enter zero for unplayed holes and let the system do the rest.

## How to Score when a Hole is Started but not Completed

There are some circumstances that may come up where you start a hole but don't hole it out e.g. in Match Play, when the hole has been conceded or perhaps in a Four-ball Format where your partner has already posted a better score. In such situations, you must still record your score, using your "most likely score" or your max (using the Net Double Bogey rule previously described) – whichever is lower.

The "most likely score" is calculated as follows:

1. Take the number of strokes already taken to your current position.
2. Add the number of strokes you would likely take from that position to finish the hole.
3. Add any penalty strokes that apply

Regarding how to estimate your putts, the Rules of Handicapping (World Handicap System) advises the following:

1. If your ball is on the green and is no more than 5 feet from the hole, add 1 stroke.
2. If the ball is between 5 feet and 20 yards, add 2 or 3 strokes depending on the position of the ball, the difficulty of the green (think Hole #14) and the ability of the player.
3. If the ball lies more than 20 yards from the hole, add 3 or 4 additional strokes depending on the same factors as above.

## Playing Conditions Calculations (PPC)

On occasion, you may notice a PPC indicator next to your score in the differential column in Golf Canada. It is shown as a "^" next to the number in the differential column (or written as PCC on the app). Click on that number and you will see the calculation.

To understand the PCC a little better, here is an excerpt from the Rules of Handicapping by the USGA.

**Q.** What is the playing conditions calculation (PCC) and how does it work?

The score differential calculation is  $(113 / \text{Course Slope}) \times (\text{Adjusted Score} - \text{Course Rating} - \text{PCC Adjustment})$

Your score has the following values:

Course Slope:	112
Adj Score:	95
Course Rating:	68.2
PCC:	2
Differential:	$25.0 = (113 / 112) \times (95 - 68.2 - (2))$

**A.** At the end of each day, the playing conditions calculation takes place automatically to determine if scores made at the course were significantly higher or lower than the expected scores of the players who made them, primarily due to weather and/or course set up.

If scores were abnormally low or high, a PCC adjustment between -1 and +3 will be applied in the calculation of Score Differentials™ of everyone who played that day. A negative (-) adjustment means the course played easier than expected and a positive (+) adjustment means the course played more difficult than expected. A PCC of 0 means the course played as expected, which will be the case on most days.

The PCC:

- *Uses scoring data so no action is required by the club/course staff or golfer (except for posting scores),*
- *Includes only scores made by players with a Handicap Index® of 36.0 or below,*
- *Considers both 9-hole and 18-hole scores in the calculation, and*
- *Only takes place if at least 8 scores were posted on a given day. (Rule 5.6, Rules of Handicapping)*
  
- *Only includes rounds that are entered by midnight of the day the round was played. If you enter your score on the following day, any PCC will be applied to your score. But your score will not have been used as part of the calculation. That is why it's important to enter your scores promptly.*

## Practice Rounds

**Q:** Do you have to enter a practice round?

**A:** Often, players may choose to play a practice round at an unfamiliar course before a tournament. How you do your practice round determines whether these scores should be entered.

If the player plans to completely follow the Rules of Golf throughout the round, then their score is valid and should be entered. Many players during a practice round intend to break the rules – taking mulligans, repeating shots with different clubs, retesting putts etc. This is best dealt with by declaring at the beginning of the round that you are doing a true practice round and won't be submitting it to Golf Canada. And remember, any round played on your own is not eligible for entry in Golf Canada. So, this would be considered a practice round.

Q: How is your handicap index calculated?

A: A *Handicap Index* is calculated from the lowest *Score Differentials* in the *scoring record*. If a *scoring record* contains at least 20 *Score Differentials*, the procedure for calculating a *Handicap Index* is:

- Average the lowest 8 of the most recent 20 *Score Differentials* (which include any adjustments for *exceptional scores* and/or a Committee review) and round to the nearest tenth.

You will know which 8 scores have been used by the \*symbol next to the score in the score column in Golf Canada.

If fewer than 20 scores are posted, Golf Canada uses a table to determine the number of score differentials to include, and any adjustments in calculating the Handicap Index. For example, if 11 scores are posted the average of the lowest 3 scores are used, and no additional adjustment is used.

You can view detailed information about your Handicap Index by selecting the Handicap Calculation and Handicap Card tabs in your Golf Canada account.

## Handicap Committee

The primary role of a golf Handicap Committee is to ensure that all players' handicaps accurately reflect their demonstrated ability, promoting fair and equal competition at the local club level. They manage local adherence to the **World Handicap System (WHS)** and oversee peer review.

The committee may reach out to players who have not entered scores in compliance with the Golf Canada recommendations (sample below).

Have questions, we are here to help!

Hello fellow member,

As part of our role as the Handicap Committee, and in partnership with Cordova Bay Golf Course, we regularly review score posting to keep everyone's handicap accurate and fair. This includes both 9-hole and 18-hole rounds.

During a recent check, our records show you were scheduled to play on \_\_\_\_\_, but we don't see a score posted to Golf Canada.

- **Didn't play?** No worries at all. Please feel free to disregard this message.
- **Did play?** We kindly ask that you post your score for that date if you still have your card handy.

A quick reminder that scores can (and should!) be posted for:

- Partial rounds (for example, stopping after 14 holes due to weather)
- Match Play rounds, including Interclub Matches

Posting scores on the day of play is the responsibility of each player and is an important part of the World Handicap System, including the Playing Conditions Calculation (PCC) that helps keep handicaps fair for everyone.

If you have any questions or need a hand, please don't hesitate to reach out. We appreciate your cooperation and your commitment to the spirit of the game.

Thanks for helping us keep things on par,

**Cordova Bay Handicap Committee**