



**CONGU**<sup>®</sup>  
THE COUNCIL OF NATIONAL GOLF UNIONS

# A QUICK GUIDE TO THE CONGU<sup>®</sup> HANDICAPPING SYSTEM

**FOR  
PLAYERS**

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## INTRODUCTION

Unlike many other sports, golf has a handicapping system that allows players of very different abilities to play against one another in a fair and equitable way. This is one of the reasons for golf's popularity! Broadly speaking, your handicap is the additional number of shots you would take on a slightly better than average round compared with a scratch player (someone whose handicap is 0).

As a player, you have the responsibility to play off the correct handicap. This is not as difficult as it might seem if you take a short time to understand the CONGU® system. All the words and phrases in bold in this Guide are explained in the Glossary at the end. There are other words and phrases in the Glossary that you will also find useful.

## GETTING STARTED

If you are a member of a club that is affiliated to one of the 'home unions' (ie, the governing body for golf in England, Ireland, Scotland or Wales), then you are eligible to have a CONGU® handicap. To get your first handicap you will need to complete 54 holes of golf (this may be any combination of 18- and 9-holes\*) with your card marked by someone who understands the Rules of Golf. (Whoever is in charge of golf at your club – this may be the manager, the professional, the captain, a committee member or another member - will advise you who can mark your card and also tell you which tees you must play from). Once your rounds are completed the handicap committee will consider the scores you have made and, taking into account any previous golfing experience you may have had as well as any other sporting achievements, will 'allot' you a handicap. Now, every time you play in a **qualifying competition** your handicap may go up or down.

\*Many clubs have a *designated* 9-hole course. You cannot play *any* 9-holes; you must play the *specified* holes. 9-hole scores are added together chronologically to create an 18 hole score.

## HANDICAP CATEGORIES

Handicaps are divided into different bands – called categories. Depending on which category you are in, the amount your handicap can go down varies. Also the amount you can play over your handicap (called **buffer zone**) varies before your handicap increases.

| Category | Handicap Bands | Buffer Zone       | Handicap Decrease for every shot below CSS |
|----------|----------------|-------------------|--|
| 1        | Plus – 5.4     | 1 shot above CSS  | -0.1                                       |
| 2        | 5.5 – 12.4     | 2 shots above CSS | -0.2                                       |
| 3        | 12.5 – 20.4    | 3 shots above CSS | -0.3                                       |
| 4        | 20.5 – 28.4    | 4 shots above CSS | -0.4                                       |
| 5        | 28.5 – 36.4    | 5 shots above CSS | -0.5                                       |
| 6        | 36.5 – 54.0    | 6 shots above CSS | -0.6                                       |

Everyone's handicap is calculated to 1 decimal place but their playing handicap is the nearest whole number.

*For example, Joe's exact handicap is 22.1 and his playing handicap is 22. Rajiv's exact handicap is 10.5 so his playing handicap is 11.*

## MANAGING YOUR HANDICAP

After any **qualifying competition** or **supplementary score** your handicap may change. If you play below your handicap, your handicap will be reduced by a certain decimal point for every shot under (see table above). If you play above your handicap, your handicap will be increased by 0.1. You are allowed some leeway (this is your **buffer zone** – see table above for different buffer zones), but once you are above your buffer zone, your handicap goes up. You may be 1 outside your buffer or 10 outside your buffer, the result is the same: your handicap increases by 0.1.

## COMPETITION PLAY

It is usual that any stroke play competition played off full handicap results in handicap changes. No-one is expected to be able to play to their handicap for every round. There is some flexibility: if you play within your **buffer zone** your handicap will not alter. In fact, handicaps are so calculated you are likely to play within your **buffer zone** for only one third of your rounds. *(In Ireland your Home Club CDH ID number must be used for all competitions irrespective of where played).*

*Joe has a handicap of 22 (Cat. 4) and plays 3 shots over his handicap. His handicap does not change. Jill has a handicap of 3 (Cat. 1) and plays 3 shots over her handicap. Her handicap goes up 0.1.*

### Standard scratch score (SSS) v competition scratch score (CSS)

Every course has a **standard scratch score (SSS)**. It is a fixed figure and will be printed on your club's score cards: it may be different from par and it is likely to be different for men and women and from different tees.

*For example, at Belle View Golf Club the par from all tees is 71 for men and 72 for women. However, the SSS for men from the White tees is 71 and from the Yellow is 70 and for women playing from the Red tees the SSS is 72.*

After every **qualifying competition** a **competition scratch score (CSS)** is calculated. This number can vary because weather conditions may make the game more or less difficult; pin positions may make the course more or less difficult. The CSS takes account of these factors and is calculated on the percentage of players within or below their buffer zone. CSS can range from 1 lower than SSS to 3 higher. On very bad days it might be that a competition becomes 'reduction only'. That is, no-one's handicap increases although those below CSS decrease.

*On a cold, wet and windy Sunday the men at Belle View Golf Club played their monthly medal. Only 6 players were within their buffer zone. The CSS moved from 71 to 73. Joe who had done a nett 76 (and thought he was 1 above his buffer) found he was now within buffer.*

*A month later in the next medal, the sun shone and the greenkeeper had some friendly pin positions. Nearly everyone played well and the CSS came down to 70. In the good conditions Rajiv did a nett 73. However, because the CSS had come down, Rajiv was out of his buffer zone – and his handicap went up 0.1 to 10.6.*

### Nett double bogey score in medals

If you are playing a medal competition and have a horrendous score on one hole ... although this score is counted for the purposes of the competition, it is not for handicap. For handicap, the worst score

that is counted is the equivalent of the lowest score that would not give you a point in a stableford competition.

*Joe (still playing off 22) scores 9 on the par 4, stroke index 4 hole in the monthly medal. If he were playing a stableford, Joe would get 2 strokes on this hole, so he could make a 7 (nett 5) and still score a point. The lowest score where he does not make a point would be 8. So, for handicap purposes, Joe's score is reduced to 8.*

### Returning your card/'no return'

When you and your playing partner have finished your round in a competition, you should check that your card is completed properly.

- Is your name printed legibly? (A courtesy for those who have to check your card)
- Are your scores written legibly?
- Have you written in the name of the competition? (There may be more than one running)
- Is the date there?
- Is your correct handicap on the card?\*
- Has your marker signed the card?\*
- Have you signed the card?\*

\*Part of the Rules of Golf – if you haven't done this you will be disqualified from the competition although your score will still count for handicap purposes

Most clubs will require you to enter your score into the computer through the PSI (personal score input) system. This should be as much part of your routine as holing the last putt on the 18<sup>th</sup>. 'Not having enough time' is *not* a valid excuse! Having entered your card, remember to put it in the right place for completed score cards. (It is possible your club will have sanctions it can impose on people who consistently fail to enter their score on the club's computer or indeed fail to return their score card to the designated place.)

Every time you compete in a competition you should return your card. This is firstly so the competition organiser knows that you have played in the competition and secondly because the organiser may want to check your marker's score which is on your card. It is against the spirit of the game to put your poor score card in your pocket and drive home. However, there are two occasions when, from the *perspective of the competition*, your returned card will be classed as a 'no return'.

- You become unwell or injured during the round and cannot continue. In this case you should explain the circumstances to the competition organiser and very probably your card would be excluded from the competition and there would be no change to your handicap. It may be that your marker cannot join up with another group and therefore his or her score would not be counted either.
- You have a disaster at one or more holes in a medal competition. For example, if you can't get out of a bunker on the 1<sup>st</sup> and fail to complete the hole, it would not be acceptable to give up and submit a card with nothing but zeros. It is an important principle of the CONGU system that you complete a score at as many holes as possible. Don't forget, even though you can no longer win the competition (Rules of Golf 3.3c), you can still play to handicap. Imagine you are playing in a stableford, you merely get a 'blob' at the 1<sup>st</sup> and start again at the 2<sup>nd</sup>. You are still perfectly capable of playing to your handicap - or even below - despite the early disaster

In summary, do your best and return your card with as many completed holes as possible. Bring any relevant issues to the attention of the competition organiser.

### Competition handicap

Regardless of handicap category, if you have completed three qualifying rounds in the year you are classed as having a **competition handicap**. This is indicated by a small 'c' in your handicap record. Competition handicaps are valid for the calendar year following the completion of the three qualifying scores. Many clubs require players to have a competition handicap in order to play in certain competitions and trophies. Check with your competition organiser what is needed at your club (this person should be able to tell you where you can find all the rules for your club competitions – this may be on a fixture card, a noticeboard, club diary, members' area of the club website or in a 'competition book').

### Club Handicaps and Handicaps for those with Disabilities

From January 1<sup>st</sup> 2018 both Club Handicaps and Disability Handicaps have been retired in favour of a maximum limit of 54.0 for all golfers. As long as you enter 3 qualifying scores per year your handicap can now attract a 'c' status at any level of handicap.

## HANDICAP ALLOWANCES

|                   |                       |   |
|-------------------|-----------------------|---|
| <b>Strokeplay</b> | Singles               | Full Handicap   |
|                   | Foursomes             | Half combined playing handicap of partners  |
|                   | Four-ball better ball | Each partner receives 90% of their full playing handicap  |
| <b>Match play</b> | Singles               | Full difference of playing handicaps  |
|                   | Foursomes             | Half the difference of the combined playing handicaps of each side  |
|                   | Four-ball better ball | Lowest player concedes strokes to other three calculated at 90% of the difference between playing handicaps |
| <b>Greensomes</b> | Singles               | 0.6 x Lowest Playing Handicap plus 0.4 x Highest Playing Handicap   |
|                   | Match play            | Full difference between Greensomes Handicap   |

## SUPPLEMENTARY SCORES

For your handicap to be a fair reflection of your playing ability you should return as many **qualifying competition** scores as possible. It is not always easy to play in as many competitions as you may like so you are able to submit supplementary scores. You can do this at any club of which you are a member and you may do this over 9- or 18-holes.

You must check with your club manager or professional – or whoever runs 'golf' at your club - which tees you must play off. There will also be some form of 'sign in' *before* you go out to play to indicate your intention to play a supplementary score. You will need someone to mark and sign your card – just as in a competition. Supplementary scores over 18-holes may be played as either medals or

stablefords (again, you will be advised what happens at your club) and there is no CSS calculation. Supplementary scores may also be played over 9-holes – if your club have a designated 9-hole course – and in this case you will always play as a stableford.

- If you are a Category 2 – 6 golfer, you may enter as many Supplementary Scores as you wish – there is now no limit on the number of score that may be submitted
- If you are a category 1 player you may only complete 3 supplementary scores in a year between October and December *just* to retain your handicap. Although in Scotland, category 1 players with handicaps of 2.5 and higher are governed by similar rules to other category players they may only complete supplementary scores at their *home* club. However, if you have lost your 'c' status (by not completing sufficient scores in the previous year) you may submit as many Supplementary Scores as is needed for you to regain the 'c' status (i.e. a maximum of three).

## PLAYING OFF THE CORRECT HANDICAP

As already noted, it is your responsibility to play off the correct handicap. If you believe you have played under your handicap you must calculate your new handicap before playing in another competition.

*For example, Rajiv, now playing off 10.6 played in the Belle View Classic Cup and did a nett 69. Rajiv does not know if the CSS will alter so recalculates his handicap as though the CSS were the same as the SSS (71). Rajiv has played 2 below so as he is category 2 he will reduce 0.2 for each shot below which is 2 x 0.2 or 0.4. Rajiv's exact handicap was 10.6 so his new exact is 10.6 - 0.4 or 10.2, giving him a playing handicap of 10. When he goes out to play a knock out round the next day, even though the results of the competition have not yet been published he must play off his new handicap of 10.*

When changing between handicap categories, the calculation is a bit more time-consuming.

*Joe, still playing off 22 (exact 22.1) plays 6 shots below. The first 5 shots below will each be worth -0.4, taking him down to (22.1 – 2.0) 20.1. As he is now in a new handicap category the final shot is worth only -0.3 which takes him down to 19.8. Joe now has a playing handicap of 20.*

Although handicap reductions are immediate, the converse is not true. Even if you believe your handicap may have gone up from, say, 18.4 to 18.5, an increase of a whole shot in your playing handicap, you may not play off this new handicap until it is published.

### Unexpected changes to handicap

Some reductions to handicap you cannot be expected to know about. These include **exceptional scoring reductions (ESR)** and general play reviews. Your handicap committee will inform you of these. For players who are improving rapidly, and whose handicap may not be reducing quickly enough, a process is triggered if a player returns two scores of 4 under handicap or better. The reduction is based on the average of the two scores within a specified number of qualifying rounds. This is an automatic process in England, Ireland and Wales. ESRs do not apply to category 1 players or to any player in Scotland.

Equally, there is a **continuous handicap review**. If a player returns 7 consecutive cards over **buffer zone**, the handicap committee will be prompted to review the player's performance and consider if an immediate increase in handicap is warranted.

Each autumn your handicap committee must review everyone's handicap as part of the **Annual Review**. If you feel your handicap is wrong – either too high or too low – you should let your handicap secretary know, together with your reasons. If your handicap changes, you will be informed.

## GLOSSARY

**Affiliated club** an affiliated club is a club which pays to its national governing body a specified annual fee in respect of each eligible member

**Annual Review** of handicaps is undertaken each autumn and the handicap committee will review each player's handicap to consider if it merits a reduction or an increase

**Buffer zone** the number of shots you can play over your handicap before it increases

**Central Database of Handicaps (CDH)** the CDH is a national central database of handicapping information collected electronically from affiliated clubs when they close down qualifying competitions or enter supplementary scores

**Central Database of Handicaps ID Number (CDH ID Number)** the CDH ID Number is a unique number allocated by your national governing body. It allows you to be registered and recognised for handicapping purposes

**Competition handicap** a handicap that is supported by at least 3 qualifying scores in the current or previous year. This is signified by a 'c' in the handicap record. Many clubs require a 'c' handicap before players may enter certain competitions. A club handicap cannot be a competition handicap

**Competition scratch score (CSS)** the competition scratch score is the score calculated following the conclusion of a qualifying competition

**Continuous handicap review** the handicap committee will review the handicap of a player who has returned 7 consecutive scores over handicap (including buffer zone) to consider if an immediate increase in handicap is warranted

**Council of National Golf Unions ( CONGU®)** this organisation, comprising representatives from England, Ireland, Scotland and Wales as well as the R&A and the LGU, is responsible for maintaining and updating the rules of handicapping used by all affiliated golf clubs in these countries

**Exceptional scoring reduction (ESR)** a process triggered if a player returns two scores of 4 or more under handicap within a certain period

### **Handicaps – exact and playing**

Exact Handicap – your handicap calculated to one decimal place, eg 5.7 or 23.3

Playing Handicap – your exact handicap rounded to the nearest whole number, eg 6 or 23

**Handicap committee** the body appointed by your club to administer the handicapping within the club

**Handicap secretary** the person appointed by your club to deal with the day-to-day matters of handicapping and is likely to chair the handicap committee

**National Governing Body (NGB)** the body that oversees golf in your country, namely England Golf, The Irish Ladies' Golf Union Ltd, The Golfing Union of Ireland, Scottish Golf Ltd and Wales Golf.

**No Return** when a card is not returned in a competition. However, the physical card should be returned and a 'no return' entered in the computer, if required. A player's handicap will go up 0.1 automatically following a 'no return'

**Qualifying competition** any competition in which competition play conditions prevail and for handicap adjustment and record purposes full handicap allowance is applied and a competition scratch score (CSS) is calculated – except in the case when all players are either category 5 or have a club handicap

**Standard scratch score (SSS)** every course has an SSS. This is the score an imaginary scratch player is likely to make playing the course. The SSS at your course may be 71, whilst at the next course it could be 72 or even 68. There will be a different SSS for each set of tees and for men and for women

**Stroke play competition** a medal, stableford or par (sometimes called 'bogey') competition

**Supplementary score** this is a score returned for handicapping purposes other than in a qualifying competition. Each club will have its own procedures for supplementary scores – which tees you must use, how you sign in etc