

**NAMIBIAN
GOLF HANDICAPPING SYSTEM
FOR MEN, WOMEN & SENIORS**

NGF 2016

Effective from 1 April 2016

CONTENTS

PART 1	PURPOSE AND DEFINITIONS	5
Section 1:	Copyright	5
Section 2:	Purpose	5
2.1	Essence of the system	
2.2	Purpose	
Section 3:	Definitions	5
PART 2	HANDICAPPING	8
Section 4:	Elements of the system	8
Section 5:	Scores acceptable	8
5.1	Rules of Golf	
5.2	Adjusted Gross	
5.3	Incomplete Holes and Rounds	
5.4	Scores on all Courses	
5.5	Scores not Acceptable	9
5.6	Net Disqualification not Affecting Gross	
5.7	Use of senior or forward tees (<i>See section 17</i>)	
Section 6:	Handicap differentials	9
6.1	How to determine differentials	
6.2	Handicap controls	
6.3	Use of differentials	
Section 7:	How to compute handicaps	9
7.1	Period of Validity	
7.2	Valid Differentials	10
7.3	Considered Differentials	
7.4	Approximate Calculation	
7.5	Limits for Professional and Low Handicapped golfers	
7.6	Less than 20 Differentials Available	
7.7	Maximum Handicap Allocated	11
Section 8:	Scoring records	11
8.1	Score	
8.2	Nine hole scores	
8.3	Incomplete rounds	
8.4	Nine Hole Scores and 72 Hour Penalty	
8.5	Not accepted for handicap purposes	
8.6	Information required	
8.7	Time limit on entering scores	
8.8	Penalty scores	12
8.9	How to enter scores	
8.10	Posting handicaps	
8.11	Electronic data processing	
8.12	Scores used to compute a Handicap	
8.13	Player belonging to More Than One Club	
8.14	Player Changing Clubs	
8.15	Records of Resigned Members	
8.15	Course Rating on Score Cards	13
Section 9:	Handicap revisions	13
9.1	Frequency of Revisions	
9.2	Handicap Increases and Decreases	

9.3	Handicap to be used	14
Section 10:	Allocation of handicap strokes	14
10.1	Principles, Possible value to Recipient	
10.2	Allocation of strokes for Plus handicap players	15
10.3	Nine-Hole Courses	
10.4	Discretion of Committee	
Section 11:	Handicap allowances	15
11.1	General	
11.2	Match play	16
11.3	Stroke play	
11.4	Total Scores of Partners (Aggregate)	
11.5	Players without Namibian handicaps	
11.6	Foreign Players	17
11.7	Foreign Players with SAGA and other handicaps	
Section 12:	Handicap controls	17
12.1	General	
12.2	Controls in the System	
12.3	Responsibilities of Handicapping Committee	
12.4	Exceptional performance	18
PART 3	COURSE RATING	19
Section 13:	Purpose, Basis and Responsibility	19
13.1	Purpose of Course Rating	
13.2	Basis of Course Rating	
13.3	Responsibility for Assessment of Course Ratings	
13.4	Responsibility of Clubs	
Section 14:	Method of Assessment of Course Standard Rating	19
14.1	Length rating	
14.2	Altitude factor	20
14.3	Rating Adjustment Factors	
14.4	Temporary Adjustments to Course Rating	
14.5	Minimum Length for a Course Rating	21
Section 15:	Measurements	21
15.1	Starting point: Permanent Markers	
15.2	How to Measure	
15.3	Certificate of Measurement	
15.4	More than One Set of Tees	
15.5	Colours of Rating and Tee Markers	
15.6	Nine-Hole Courses	
Section 16:	NGF Records	21
16.1	Information to be kept	
16.2	List of All Ratings	
PART 4	FORWARD TEES	22
Section 17:	NGF Use of Forward Tees	22
17.1	Eligibility	
17.2	Purpose	
17.3	Course rating to be used	
17.4	Acceptable Length of Forward Tees for All Clubs	
17.5	Notes	



PART 1 **PURPOSE AND DEFINITIONS**

NOTE: **The attention of clubs is drawn to Section 14 and 15 which requires that the overall placement of the tee markers and pins should be such that the course always plays to the length on which the course rating is assessed. If on any day this is not possible, then the course rating for the day must be adjusted.**

Section 1: **COPYRIGHT**

The system detailed here is the property of the Namibian Golf Federation (NGF). It may only be used to determine handicaps for Amateur golfers and club professionals as defined in Section 7. Authorisation to use this system is automatically granted to all Members/Unions/Clubs affiliated to the NGF. A disaffiliated Member/Union/Club is not entitled to continue using this system.

A Handicap computed by the SAGA Handicap System, the computer-based national South African handicapping system controlled and managed by SAGA, is known as a "SAGA Handicap". Any other handicap computation using any other means may not use the term.

Any organization, including service providers, wishing to utilise this system must obtain written approval from the NGF. Each approval will state a period of validity which would not exceed five years from date of issue.

Section 2: **PURPOSE**

2.1 *Essence of the System*

Handicapping is the great equalizer among golfers of differing abilities and must meet two main requirements:

- a) Consistency amongst all clubs that utilize this system.
- b) Thorough enough to produce fair, uniform handicapping.

NGF presents this Handicap System in the conviction that, when faithfully operated, it results in equitable handicaps no matter where golfers live and play.

The System is based on the assumption that every player will endeavour to make the best score they can at each hole in every 18-hole stroke play round they play and that they will report such round for handicap purposes, regardless of where the round is played.

2.2 *Purpose*

The purpose of the System is to:

- a) Provide fair handicaps for all golfers.
- b) Reflect the player's inherent ability as well as his recent scoring trends.
- c) Adjust their handicap as their scoring ability changes.
- d) Disregard freak high scores that bear little relation to the player's normal ability.
- e) Establish handicaps for all golf, from championship eligibility to informal games.
- f) Assist the handicapper to identify players whose handicaps do not properly reflect their playing ability.

Section 3: **DEFINITIONS**

3.1 *Gross Score and Adjusted Gross*

A "Gross Score" is the sum of the scores achieved on each hole played. An "Adjusted Gross" is one where the score on each hole has been subjected to the corrections as defined in Section 5.2.

3.2 *Altitude Factor*

Altitude above sea level is one of the factors influencing Length Rating.

3.3 *Calculated Rating (CR)*

For all competition fields, the calculated rating is a rating which may be higher or lower than the Standard Rating. It shall not be calculated for fields of less than 24 players.

3.4 Standard Rating (SR)

Is the standard rating for a course, and is a whole number derived from a combination of the standard length rating and applied difficulty factors. It represents the typical score a scratch golfer is expected to achieve.

3.5 Handicap

A “handicap” is the number of strokes a player receives to adjust their inherent scoring ability to the common level of scratch or zero-handicap golf.

A “plus handicap” is the number of strokes a player gives to adjust their scoring ability to the common level.

3.6 Handicap Allowance

A “handicap allowance” is the portion of the handicap usable in a given form of play.

3.7 Handicap Committee

A “handicap committee” is a group of at least two, preferably three, members of a Golf Club Committee, who are responsible for the monitoring and revision of all handicaps at that Club.

One individual may perform the normal functions of a handicapper, but in cases where handicap adjustments, outside the standard calculations of the system, are to be applied to an individual, the Handicap Committee must make such adjustments.

3.8 Handicap Differential

A “handicap differential” is the difference between a player’s gross score and the Calculated Rating for the morning or afternoon of play. If a CR is not available, then the differential is the difference between a player’s gross score and the Standard Rating (SR).

3.9 Handicap Stroke Hole

A “handicap stroke hole” is a hole at which a player applies a handicap stroke (or strokes) to his gross score for that hole to determine a net score for the hole.

The order in which handicap strokes (from 1 to 18) are allocated to the holes of the course should be shown on the scorecard. (See Section 10)

3.10 Length Rating

Is a figure derived from the total of the lengths of each hole, such length taken from the permanent markers, down the centre of the architected flow of the hole, to the centre of the green.

3.11 Net Score

A “net score” is a player’s score after his gross has been adjusted by their handicap.

3.11.a. Most Likely Score

A most likely score is the score a player would most likely have achieved if he started the hole but did not complete the hole or if a player is conceded a stroke. This should be calculated as to the number of strokes already taken plus the number of strokes the player was most likely to have achieved more than 50% of the time.

3.12 Par

“Par” is the score that a scratch golfer would be expected to make for a given hole. The following are the recommended ranges for allocating par to each hole:

For Men:

Holes of 225 metres and under	Par 3
Holes of 226 – 450 metres	Par 4
Holes of 451 metres and over	Par 5

For Women:

Holes of 201 metres and under	Par 3
Holes of 202 – 366 metres	Par 4
Holes of 367 metres and over	Par 5

These figures are for sea-level courses. As the altitude increases, these values should be increased by 0.6% for each 100m that the course exceeds 500m above sea-level. In this way the length of the holes will be in proportion to the decrease in length rating.

3.13 Professional Golfers and Golfers without Amateur Status

A Professional Tour Player is defined as a member of any recognised professional tour, be it international, local or senior tour.

Golfers who have forfeited their amateur status by way of contravention of the R&A Rules of Amateur Status may not receive an official handicap until such time as re-instatement has been granted.

Club professionals, part of whose duty is to play golf with club members, may be handicapped by the club to which they are attached, and such players are obliged to abide by the regulations contained herein. (See note 7.3)

3.14 Junior golfers

Golfers up to the age of 13 are classified as Junior Golfers. Male junior golfers are handicapped off the Men's Tees, but should be permitted to play off the Forward Tees where these are available.

3.15 Rating

"Standard Rating" is the evaluation of the playing difficulty of a course compared with other rated courses. It is expressed in strokes and is based on length and the ability of scratch golfer. (See Section 12)

"Length Rating" is the evaluation of the playing difficulty of a course based on length only.

3.16 Rating Adjustment Factors

"Rating adjustment factors" are course conditions which influence rating. These include slopes, hazards, trees, out-of-bounds, width of fairways, sand or desert roughs, size and shape of greens and the presence of doglegs and blind tee or approach shots.

3.17 Rating Marker

A "rating marker" is a permanent indicator of the starting point from which each hole is measured for Length Rating, placed at the side of the tee. All markers for a particular set of tees (course) must have the same colour: yellow, white, red, blue etc.

3.18 Forward Tees

"Forward Tees" are specially designated to be used by golfers over the age of 65 years who have been given a concession to obviate the necessity of driving over long carries of water or brush. (See Section 19)

3.19 Playing Handicap

A "Playing Handicap" is one that has been adjusted to a whole number or the appropriate fraction if the format of competition requires that an allowance be applied (e.g. Foursomes Stroke-play).

3.20 SAGA Handicap System

This comprises the procedural definitions defined in this document coupled with a Technical Specification that defines the algorithms and parameters required to control and manage the proper computation of an SAGA handicap. The two components taken together form the basis of the implementation of the SAGA Handicap Server, which maintains scoring records and handicap change history for all golfers that have been issued with a combined NGF SAGA Affiliation and Handicap Card as distinct from only an NGF Affiliation Card.

PART 2 **HANDICAPPING**

Section 4: **ELEMENTS OF THE SYSTEM**

The System requires:

- 4.1 Complete, accurate scoring records of all players.
- 4.2 Course ratings, which are uniform. (See Section 12)
- 4.3 Faithful application of the handicapping formula.

Section 5: **SCORES ACCEPTABLE**

5.1 ***Rules of Golf***

Scores must be made for 18-hole rounds under the Rules of Golf as approved and published by R&A Rules Limited for stroke play. Any local rules must conform to the Rules of Golf.

5.2 ***Adjusted Gross***

The maximum score on a hole for handicap purposes is 2 over par except where a player has two handicap strokes on a hole, in which case the maximum score allowed is 3 over par for that hole. Players should, where possible, complete every hole regardless of their partner's or their opposition's score. Where a player does not complete a hole they should record their most likely score. (See 3.11.a.)

Where a player is unsure of how to adjust the gross on each hole, the player may enter the scores achieved on each hole using the SAGA Handicap Terminal function "Hole-by-Hole" scoring, and the system will adjust the player's actual score to the maximum allowed per hole and a total Adjusted Gross for the round.

5.3 ***Incomplete Holes and rounds***

5.3.1 Rule 1 of the rules of Golf specifies "The Game of Golf consists of playing a ball from the teeing ground into the hole by a stroke or successive strokes in accordance with the Rules. No score can be returned in individual stroke play unless this Rule is followed.

5.3.2 In forms of play in which completion of every hole is not essential, it is sometimes helpful and speeds up play for a player to discontinue play on a hole perhaps because of a lost ball or for some other valid reason. Competitions should be scheduled to permit completion of all holes by every competitor whenever possible as it is strongly recommended that hole and rounds be completed to provide maximum information on the player's ability. However, when play at a hole is not completed for any valid reason, the player shall, for handicap purposes only, record a score for the hole on the score-card in accordance with the formula in Section 5.2. above.

5.3.3 A player who starts but does not finish a hole or is conceded a stroke must record the most likely score they would have achieved. The number of strokes most likely to have been achieved should not exceed the maximum allowed on each hole as detailed in 5.2 above.

5.3.4 Under no circumstances shall this provision be used to control handicaps artificially. If it is used for such purposes, the player's handicap may be adjusted arbitrarily under Section 9.2.4

5.4 ***Scores on all Courses***

Stroke Play and Stableford Scores on all courses, at home and away, should be reported by the player, together with the Standard Rating. This includes rounds played outside Southern Africa, where terminology may use Rating or CSS instead of Standard Rating.

5.5 ***Scores not Acceptable***

Scores made under the following conditions are not acceptable for handicap purposes and should not be entered in any form in the player's scoring record:

- a) When the score cannot be ratified by a playing partner or competitor.
- b) When the types of clubs are limited (as in a competition in which only iron clubs are allowed).

- c) When the round played includes the use of “Mulligans”.
- d) When more than one ball is used.

5.6 Disqualification not Affecting Gross

If a competitor is disqualified on his net score for playing with a handicap higher than his actual handicap, or for an administration error or for failing to record a penalty stroke, his adjusted gross score shall nevertheless be recorded for handicap purposes.

5.7 Use of Senior or Forward Tees. (See Section 19)

Players who have attained the age of 65 may apply to the respective Golf Committee for permission to play off designated Forward tees.

Once a player has been granted such permission, he must continue to use the appropriate Forward tees for all competitions. All scores entered for handicap purposes, whether in a competition or not, must specify the rating applicable to the next further set of tees which have been properly rated.

Committees may prohibit the use of Forward or Senior tees in certain competitions, for example, in Club Championships and Gross events.

Section 6: HANDICAP DIFFERENTIALS

6.1 How to Determine Differentials

A “handicap differential” is the difference between a player’s gross score and the Calculated Rating (CR) of the course on which the score was made (*Definition 2*). If a CR is not available, then the “handicap differential” is the difference between a player’s gross score and the Standard Rating (SR) of the course on which the score was made (*Definition 3*).

6.2 Handicap Controls

a) Plus Differential

When the score is *higher* than the calculated or standard rating, the differential is a *plus* figure, as follows:

Score	95
Course Rating	<u>72</u>
Handicap Differential	23

b) Minus Differential

When the score is *lower* than the course rating, the differential is a *minus* figure, as follows:

Score	69
Course Rating	<u>72</u>
Handicap Differential	-3

6.3 Use of Differentials

Handicap differentials simplify handicap computations and are for use with the Handicap Differential Chart – Section 7.1

Section 7: HOW TO COMPUTE HANDICAPS

7.1 Period of Validity

Only scores (differentials) posted within the last 24 months are to be considered valid for handicap computation, irrespective of the number of scores available in a player’s scoring history.

7.2 Valid Differentials

All rounds entered with an Adjusted Gross or Hole-by-hole scores are treated as differentials that can be used for the computer of an SAGA Handicap. All rounds posted as Non>Returns (or Not-Played) or those flagged by the system as “Auto closed” will not count as valid differentials.

7.3 Considered Differentials

Whenever a handicap is computed or re-computed by the System, the differentials considered for inclusion in that computation will be indicated in a different colour (currently red). Those differentials actually used in the calculation will be underlined as well.

7.4 **Approximate calculation**

The handicap computation is complex and will be managed by the Handicap Server. Those players wishing to perform an approximate check may do so as follows:

- a) Provided that there are at least 20 valid differentials, select the lowest 10 of these.
- b) Average these 10 to obtain an intermediate handicap accurate to one decimal place.
- c) Apply the Bonus of Excellence (currently 0.96) factor applicable to the intermediate handicap. This result is known as the exact handicap.
- d) The exact handicap should then be rounded to the nearest whole number as a playing handicap. Decimal values of 0.1 – 0.49 round down and 0.5 – 0.9 round up.

7.5 **Limits for Professional and Low Handicapped golfers**

- a) **Professional Tour Players** as defined in section 3.13) are to play off a +6 handicap when competing with amateurs in a competition where the club concerned has permitted the professional's participation. Where such players are members of clubs and they occasionally play at their home club, the club may apply to the NGF to have a handicap of +6 permanently allocated to such players.
- b) **Club Professionals** are only permitted to play off their officially computed Namibian handicaps at their home club or in competitions at other clubs with the permission of that club's organising committee.
- c) **Prizes** for gross score. Longest drive or nearest the pin competitions may not be awarded to either Professional Tour Players or Club Professionals.
- d) **Amateur golfers** may be allocated a **minimum handicap** of +5 by the Handicap Server. Any reduction below +3 must be authorised by the NGF. The NGF may, at its discretion allow the handicap of +4 or +5, or set the handicap to a higher value. The allowable increase will normally be limited to 2 strokes from the computed handicap.

7.6 **Less than 20 Differentials Available**

- a) **Fewer than 5 Scores: No Handicap**
A Handicap shall not be issued to a player who has returned fewer than 5 valid differentials. Similarly, a player's handicap shall be withdrawn when the number of valid differentials reduces to less than 5. This will be reflected by the system as a handicap of "n/a".
- b) **5 to 19 Differentials**
When at least 5, but fewer than 20 differentials are available, the handicap will automatically be computed by the Handicap System as follows:

- i. Determine the number of differentials to be used from the following table:

<u>Column 1</u>	<u>Column 2</u>
<u>Differentials Available</u>	<u>Differentials to be used</u>
5	Lowest 1
6 – 7	Lowest 2
8 – 9	Lowest 4
10 – 11	Lowest 5
12 – 13	Lowest 6
14 – 15	Lowest 7
16 – 17	Lowest 8
18 – 19	Lowest 9
20	Lowest 10

- ii. Average the lowest differentials to be used (Column 2)
- iii. Multiply the average of the differentials to be used by 10.
- iv. Complete the calculation as per Section 7-4 above

7.7 **Maximum Handicap Allocated**

- a) For Men: 36
- b) For Women: 36

Section 8: SCORING RECORDS

8.1 Score

Scores should be returned at any Handicap Terminal every time a player completes an 18-hole Stroke Play round, no matter where it is played. Where it is not possible to enter a score at a terminal, alternative means are permissible, which include:

- a) Having the score entered by the player's home club
- b) Entering the score through the internet (when available)
- c) Entering the score through a cellular phone application (when available)

Fair handicapping depends upon full, accurate information of a player's ability as reflected by his scores. All golfers interested in fair play should make sure that their scores, good and bad, are recorded. Incomplete records lead to unfair handicaps. Proper handicap records maintained by the Handicap System are essential to the correct computation of a handicap.

Should a player fail to report or return a score on the handicap system, he shall have a **penalty score** applied in accordance with point 8.6. Should a player persist in this practice, disciplinary measures as described in this Handicapping Manual must be applied.

8.2 Nine Hole Score Entry

9 hole scores are to be entered on the SAGA Handicap System where 7 or more holes (see 8.3 for incomplete rounds) have been completed. The system will use the players adjusted gross for the 9 holes played and then add par for the other nine plus 50% of the player's handicap rounded down for 0 – 36 handicaps and up for plus handicaps. This percentage may be changed by the SAGA Handicap Committee from time to time depending on statistical analysis.

8.3 Incomplete Rounds

If a player completes 13 or more holes, the player must post an 18-hole score. If 7 to 12 holes are played, the player must post a nine-hole score. In either case, scores for unplayed holes must be recorded as *par* plus any handicap strokes that the player is entitled to receive on the unplayed holes.

8.4 Nine Hole Scores and 72 Hour Penalty

9 hole scores entered on the system are not considered when calculating Exceptional Scores (see 12.4) but they will result in a late score entry penalty, if the score is entered more than 72 hours (see 8.7) after the 9 holes has been completed.

8.5 Not accepted for handicap purposes

- a) Two x 9-holes on different courses
- b) 1 x 9-holes played multiplied by two
- c) Playing 9-holes with 2 balls (2 scores different sets of tees)

8.6 Information Required

The following information should be provided to the Handicap Terminal (or alternative) after each round:

- a) Name of course played
- b) Colour of Tee, which the terminal will prompt for
- c) Date played
- d) Whether round played was AM or PM
- e) An 18-Hole Adjusted Gross score or hole-by-hole scores

A fellow competitor must countersign the score card for all scores returned. (*Marker*)

8.7 Time limit on entering scores

A score should be returned within 3 days (72 hours) of the completion of a round. The period of 72-hours is taken from 19:00 on the date of play to 19:00 three days later. Scores not returned during this period, will result in an automated penalty score (see 8.6) being entered on the player's

behalf. Such scores are not to be deleted or modified by the player's home club, unless exceptional circumstances warrant such action.

8.8 Penalty Scores

A penalty score is the lowest differential of the player's last 20 recorded scores added to the Standard Rating of the course played, or such penalty as the club handicapper may decide, based on the circumstances around the failure of the player to enter the score. Where the late entered score is equal to or lower than the player's lowest of their last 20 differentials, the system will allocate 1 penalty stroke for handicaps below 4, and 20% of the player's handicap for handicaps above 4 to a maximum of 4 strokes, and email the details to the club for the handicapper to review and adjust where necessary.

8.9 How to Enter Scores

The Handicap Terminal should be in a location convenient to players. Such terminals must be readily accessible at all times.

8.10 Posting Handicaps

Handicaps will automatically be computed on the last day of the month to be effective from the 1st of the following month. A club is not required to print a full handicap list each month, but may choose to do so in case the Handicap System is unreachable for any reason, where validation of a player's handicap would not be possible.

8.11 Electronic Data Processing

Although a computer calculates most handicaps, the Handicap Committee is responsible for validating that all computed handicaps are a proper reflection of their member's abilities.

8.12 Scores used to compute a Handicap

Where an interim revision or penalty score allocation causes a player's handicap to be recomputed, all scores up to and including the one that caused the calculation will be used to compute a player's new handicap.

8.13 Player belonging to More Than One Club

- a) A player may only receive a handicap at one club nominated by him at which he has full playing privileges and which is affiliated to a Member of either NGF, SAGA or WGSA.
- b) The player shall return all scores, achieved at any course, together with Standard Ratings and dates. (See 8.1)

8.14 Player Changing Clubs

When a player changes clubs, he should give his new club a record of his last 20 differentials. They shall become part of his scoring record at his new club. If a player's record is unavailable, he should use his last handicap at his former club until he has returned five scores to his new club and thus qualifies for a new handicap.

8.15 Records of Resigned Members

Clubs should preserve the scoring records of members who resign for at least one year after resignation. These records should be available, on request, to the former member's new club. The handicap of a resigned member remains valid only until the next revision date at the club that issued it, except as provided for in Section 8.12.

8.16 Course Rating on Score Cards

The Standard Course Rating, or Ratings where there are more than one set of tees, should be printed prominently on the club scorecard.

Section 9: HANDICAP REVISIONS

9.1 Frequency of Revisions

9.1.1 Frequency of Revisions

Keep up to date

In order to be equitable, handicaps must always be kept up to date and are revised daily at 4am. Although players are allowed 72 hours after completing a round within which to

record a score, this period should not be used to delay score entry where the club terminal is operational. Clubs are encouraged to make it a condition of their competitions that all scores should have been entered at the end of a round and prior to the start of the tournament. When a previous day's score is only entered the following morning, the player should be allowed to play off his current handicap as reflected on the system. Where a terminal is off line the player should play off his last computed handicap as reflected on the off line terminal or on the handicap system when viewed on the internet or via the HNA cell phone application. Once the terminal goes back on line, all entered scores will be reflected in the player's handicap and the system will calculate the player's handicap at 4am. Handicapping Committees should however, use discretion to obviate undue fluctuating of handicaps.

9.1.2 *More Frequent if too Few Scores*

When a player has fewer than 20 scores posted, his handicap should be revised more frequently than others to ensure that he is assigned a handicap fair to him and other players. The frequency of such revision is a matter for the committee in charge to determine.

9.1.3 *Prolonged Absence from Golf*

A player who discontinues golf for more than a year shall have a lapsed handicap and will only be entitled to a new handicap once the required minimum number of valid differentials has been attained. (See also 9.1.2 above)

9.2 **Handicap Increases and Decreases**

9.2.1 *Standard System Applies*

Subject to Section 9.2.4 below, a handicap shall be changed only as warranted by the standard computation system in this manual. Handicap increases and decreases are not limited, however any handicap that increases by more than 2 strokes in a month will be forwarded to the club handicap committee for review.

9.2.2 *Interim Revisions*

- A player's handicap shall be recomputed each time a player achieves a net score of 3 less than Par for the course or better. For a course with a standard Par of 72, this figure would be 69 net or lower.
- The handicap used to check whether a player is subject to an Interim Revision shall be the player's exact handicap, rounded to a playing handicap.
- If the calculation results in a lower handicap, such handicap shall become effective immediately.
- If the calculation results in a higher handicap, no change in handicap shall be made.

9.2.3 *Unusual Situations*

- An increase shall not be granted arbitrarily because a player is temporarily off his game or has discontinued play.
- However, an exception may be made for temporary disability.
- Such increase should be limited to a maximum of two strokes or a percentage of the player's last computed handicap, whichever is the larger.
- The Handicap System will display the upper limit whenever a club elects to "freeze" a player's handicap. (For example, a 5 handicap may be increased to 7 and a 22-handicap increased to 24)

9.2.4 *Arbitrary Penalty*

- A handicap must be earned. No player has an inherent right to a handicap without providing full evidence of his or her ability.
- A handicap may be arbitrarily reduced or increased if the player does not submit all his scores or otherwise does not observe the spirit of the Handicap System.
- The Committee in charge should be empowered to determine the amount of adjustment.
- In an extreme case of a player's non-cooperation, withdrawal of the handicap is suggested.
- The Handicap System will display the allowable choice of handicaps for a given player should the club need to invoke the "freeze" function.

9.3 **Handicap to be used**

9.3.1 *Changes during Tournament*

A player is required to use the handicap in effect at commencement of the first round of a multiple round Tournament. This will apply for all Club Championships, Regional and National Tournaments. For other multiple round events, the organising committee may allow handicap changes that have occurred during the Tournament to be applied to relevant rounds.

9.3.2 *For Eligibility Purposes*

When a handicap is an eligibility requirement for admission into a tournament, a player's eligibility from a handicap standpoint should depend on his handicap in effect **on the date that his entry is filed.**

9.3.3 *Calculation of handicaps before tournaments*

If monthly calculations are done on or before the Friday of tournaments for official NAGU, NALGU or NJGF competitions, then it will be the handicap the player competes with in the competition. If the monthly calculation of the handicap is **during** the tournament, it will only become effective after completion of the tournament.

Section 10: ALLOCATION OF HANDICAP STROKES

10.1 *Principles; Possible Value to Recipient*

A handicap stroke is, by nature, an equalizer and should be available on a hole where it is most likely to be needed.

In allocating the order of handicap strokes to the 18 holes of a golf course, consideration should be given to the likelihood of the strokes being of use as equalisers to the players receiving them.

To accomplish this, the following is recommended:

a) *Odd Strokes to First Nine*

Assign the odd-numbered strokes to the holes on the first nine and the even-numbered strokes to the holes on the second nine. This equalizes as nearly as possible the distribution of handicap strokes over the entire 18 holes, making matches more equitable and helping in the playing off of matches ending in ties. In cases where the second nine is decidedly more difficult than the first nine, consideration may be given to allocating odd-numbered strokes to the second nine.

b) *Basis of allocation*

Allocate the first stroke to the hole on the first nine on which the higher-handicapped player most needs a stroke as an equalizer and the second stroke to the hole on the second nine on which the higher-handicapped player most needs a stroke as an equalizer. Continue alternating in this manner for the full 18 holes.

It is felt that the higher-handicapped player most needs strokes as equalizers on difficult par-5 holes, followed in sequence by difficult par-4s, other par-5s, other par-4s and finally par-3s. An exceptionally difficult par-3 might warrant being allocated a stroke before an exceptionally easy par-4 or par-5.

c) *Importance of Early Strokes*

When allocating the first handicap stroke, consideration should be given to its probable usefulness in matches between players of practically equal ability, such as those involving scratch and 1-handicap players, 10- and 11-handicap players, or 29- and 30-handicap players. It is in such matches that the first handicap stroke will be of the greatest importance as an equalizer to the player receiving it. In allocating the second handicap stroke, matches between players having a slightly greater difference in handicaps should be given the most consideration, such as those between players having scratch and 2 handicaps, 10 and 12 handicaps or 28 and 30 handicaps. This process should be continued until all strokes have been assigned.

d) *Low Strokes not Near End*

Without seriously violating the foregoing principles, allocation of the lower-numbered strokes to holes near the end of each nine should be avoided, as players on the receiving end would like to use their strokes before matches are lost.

e) *Low Strokes not at Beginning*

Conversely, it is desirable to avoid allocating the lower-numbered strokes to the first hole or two in the event of a sudden-death play-off in a handicap match.

10.2 Allocation of strokes for Plus handicap players

Plus handicap golfers must add a stroke to their gross score on certain holes according to the following rules for a standard layout:

- a) +1 highest stroked Par 5 on course
- b) +2 highest stroked Par 5 on opposite nine to a)
- c) +3 highest stroked Par 4 on same nine as a)
- d) +4 highest stroked Par 4 on same nine as b)
- e) +5 remaining Par 5 on same nine as a)
- f) +6 remaining Par 5 on same nine as b)

Courses with more than four Par 5's apply c) and d) to their additional Par 5's. Courses with less than four Par 5's, apply similar principles to their additional Par 4's. Courses with only one Par 5 apply a) irrespective of the actual stroke of the hole.

10.3 Nine-Hole Courses

These principles apply equally to a nine-hole course played twice consecutively for a stipulated 18-hole round.

10.4 Discretion of Committee

The recommended procedure for allocating handicap strokes is not mandatory since it has no effect on the size of the handicap itself. Because no formula can be established to cover conditions on every golf course, good judgment is of prime importance. The golf committee should review the course hole by hole bearing in mind the basic principle of equalizing the abilities of golfers in different handicap brackets. Common sense will dictate how closely the recommendations should be followed.

It is permissible for committees to use rounds played to calculate the relative difficulty of every hole. The recommended procedure is to use at least 500 rounds with players of varying ability.

Ideally, scores for players with handicaps in excess of 18, should not be used. The relative difficulty of each hole is the average score, accurate to 3 decimal places, less the par allocation for that hole.

Section 11: HANDICAP ALLOWANCES

11.1 General

11.1.1 When to Take Strokes

A player receiving handicap strokes shall take them in the order assigned on the scorecard, except as noted otherwise below.

11.1.2 Plus Handicaps

When a player or a side has a plus handicap, the percentage allowances below will reduce it, not increase it. Example: 50% of a plus 2 handicap is plus 1. In match play against par and in stroke play, a player or a side with a plus handicap shall add a handicap stroke to the hole, except as noted otherwise below.

11.1.3 Fraction of One-half and more

In all calculations a fraction of one-half or more shall count as a full stroke. Any other fraction shall be disregarded.

11.1.4 Handicaps Apply per 18 Holes

Handicaps are for 18 holes. Each allowance below applies as a unit to each 18-hole round, even though the competition may consist of more than one round.

11.2 Match Play

11.2.1 Singles Match Play - Allow the difference between the Full handicaps of the two players.

- 11.2.2 *Singles Match Play vs. Par* - Allow the Full handicap.
- 11.2.3 *Four-Ball Match Play, Better Ball Basis* - Each player is allocated the Full handicap. The lowest resultant handicapped player shall play off scratch and his handicap shall be deducted from each of the remaining three players.
- 11.2.4 *Four-Ball Match Play vs. Par, Better Ball Basis* - Allow each player the Full handicap.
- 11.2.5 *Alliance (Best-Ball-of-Four) Match Play vs. Par* - Allow each player the Full handicap.
- 11.2.6 *Foursomes Match Play (not Four-Ball)* - Allow the higher-handicapped side 50% of the difference between the combined full handicaps of the members of each side.
- 11.2.7 *Greensomes Match Play* - Allow the higher-handicapped side 40% of the difference between the combined Full handicaps of the members of each side.
- 11.2.8 *Foursomes Match Play vs. par* - Allow 50% of the partners' combined Full handicaps. Decimal values are included in the resultant playing handicap.
- 11.2.9 *Greensomes Match Play vs. Par* - Allow 40% of the partners' combined Full handicaps. Decimal values are included in the resultant playing handicap.
- 11.2.10 *Pinehurst Match Play vs. Par* - Allow 40% of the partners' combined Full handicaps. Decimal values are included in the resultant playing handicap.

11.3 Stroke Play

- 11.3.1 *Individual Stroke Play* - Allow the Full handicap. (A plus handicap shall be added to the gross score to determine the net score.)
- 11.3.2 *Four-Ball Stroke Play, Better Ball Basis* - Allow each competitor the full handicap, strokes to be taken as allocated on the score card.
- 11.3.3 *Alliance (Best-Ball-of-Four) Stroke Play* - Allow each competitor the full handicap, strokes to be taken as allocated on the scorecard.
- 11.3.4 *Foursomes Stroke Play (not Four-Ball)* - Allow 50% of the partners' combined Full handicaps. (A plus handicap shall be added to the gross score to determine the net score). Decimal values are included in the resultant playing handicap.
- 11.3.5 *Greensomes Stroke Play* - Allow 40% of the partners' combined Full handicaps. (A plus handicap shall be added to the gross score to determine the net score). Decimal values are included in the resultant playing handicap.
- 11.3.6 *Greensomes Stroke Play* - Allow 40% of the partners' combined Full handicaps. (A plus handicap shall be added to the gross score to determine the net score). Decimal values are included in the resultant playing handicap.

11.4 Total Scores of Partners (Aggregate)

Although not covered by the Rules of Golf, another form of Four-Ball play is as follows: Two players from a side, each plays their own ball, and the combined total of their scores for each hole or round is the score for the side. This is usually referred to as an Aggregate Competition.

- 11.4.1 *Match Play*: Allow the higher-handicapped side the full difference between the combined Full handicaps of the members of each side.
- 11.4.2 *Stroke Play*: Allow the partners' Full combined handicaps

11.5 Players without Namibian handicaps

Namibian players who are not affiliated to NGF are outside the scope of this Handicapping System. Where such players compete against players with Full Namibian handicaps, it is recommended that in the absence of any handicap history, organizing committees allow men a maximum Full handicap of 24 and ladies a maximum Full handicap of 30.

11.6 Foreign Players

Players from other countries (except South Africa) may present their Exact Handicap, which is normally calculated to one decimal place, to a club when entering a competition. The player shall round the Exact Handicap to the nearest whole number, with a decimal 5 rounding upward, to derive a playing handicap.

If the Exact Handicap is not known then players must use their Playing Handicap.

11.7 Foreign Players with SAGA and other handicaps

Players who carry temporary or permanent membership of a local golf club who are also simultaneously members of an overseas club that has allocated them a handicap (or handicap index) shall play off the lower of either the SAGA or overseas handicap. For such players, it is recommended that the SAGA handicap be withdrawn by the local club where their SAGA handicap is maintained.

Section 12: HANDICAP CONTROLS

12.1 General

The scoring peculiarities of most golfers must be considered in order to produce equitable handicaps. This is why a handicap is not simply the difference between a player's average score and the course rating. It is also why handicap controls are incorporated into the System as checks and balances to offset abnormal scoring.

Most of the handicap controls are automatic (rather than requiring special individual operation).

12.2 Controls in the System

Controls in the System include the following:

- 12.2.1 Highest Score Disregarded
The player's highest scores are not to be used in computing the handicap since they do not represent the ability on which he should be handicapped.
- 12.2.2 Penalty for Fewer than 20 Scores
When a player has posted fewer than 20 scores, his handicap may be based on a lower percentage of scores than the 50% normally used (lowest 10 of the last 20). This anticipates his probable improvement if he plays more frequently, and is fairer to players who have returned 20 or more scores.
- 12.2.3 Arbitrary Penalty
Handicapping committees may, in their discretion, arbitrarily reduce or increase the handicaps of players who do not return all their scores or otherwise do not observe the spirit of the Handicap System. In exceptional circumstances, the Handicapping Committee may, after following due process, withdraw the handicap of a player for a period not to exceed 3 months.

12.3 Responsibilities of Handicapping Committee

The Handicapping Committee is responsible for the equitable application of all handicap rules and controls; in particular it is required to ensure that the following points are adhered to:

- 12.3.1 All scores are correctly and timeously captured and returned by all players.
- 12.3.2 Omitted scores that would have resulted in a handicap decrease for a player are entered as penalty scores (refer to Section 8.6) and the handicap for that player immediately recalculated.
- 12.3.3 That repeated good scores by a player are properly reflected by an appropriate reduction in handicap.
- 12.3.4 A prolonged period of exceptional performance, without a corresponding reduction in handicap is reviewed according to Section 12-4 below. The committee may impose a condition of competition that all players are to adjust their gross scores according to the rules under Exceptional Performance in Section 12.4
- 12.3.5 That in Better-Ball competitions, any player achieving 3 Stableford points (or equivalent) on more than four holes, is reviewed according to Section 12-4 below.
- 12.3.6 That particularly high (or low) scores in non-competition rounds, or rounds played away from the home club, contributing to the handicap calculation are disregarded and the handicap recalculated omitting these scores. If this results in a significant change to the handicap, this revised handicap should be allocated by the club as a "frozen" handicap for a period not normally exceeding 2 months.
- 12.3.7 It is the responsibility of the club handicapper to ensure that the spirit of the system is upheld and that any perceived manipulation of handicaps be thoroughly investigated and suitable disciplinary measures applied to proven offenders. Such action includes immediate reduction or withdrawal of a handicap.

12.4 Exceptional Performance.

Determining when a player's handicap does not correctly reflect their ability to score is not an easy task. The Handicap System adopts two approaches, the first is part of the handicap computation and the second requires manual intervention by the club handicapping committee.

12.4.1 Handicap Computation

Whenever a player's handicap is computed, a test is performed against the 2nd lowest differential that is considered for handicap computation. Where the differential is at least 3 lower than the player's current handicap, an alternative number of differentials, which may vary from 8 down to 5, will be used to compute a player's handicap. The precise number of differentials used can be determined by selecting the "more" button on the handicap change history line.

12.4.2 Manual Intervention

There may be cases where a player frequently wins Better-Ball competitions, yet posts net scores that result in little or no handicap change. In these cases the Handicapper shall apply the following formula to such player's Better-Ball gross scores:

$$RG = S + A - P$$

Where RG = Revised Gross, S = Standard Rating, A=Allowance, P=No. Pars

A is calculated as $18 + (\text{Par of Course} - \text{Standard Rating})$. If the player's handicap exceeds 18, then A is further adjusted by adding $(\text{Handicap} - 18)$ to A.

P is the total number of Pars made by the player in a round. Each Birdie is to count as two Pars and each Eagle to count as three Pars.

Should the Revised Gross (RG) be less than the Gross Score recorded on the player's card, then the Revised Gross shall be substituted for the Gross Score. When this gross is altered, the resultant net score should be tested for Interim Revision (Refer Section 9.2.2)

PART 3 COURSE RATING

Section 13: PURPOSE, BASIS AND RESPONSIBILITY

13.1 *Purpose of Course Rating*

The purpose of course Rating is to provide a uniform comparative basis for the computation of handicaps between clubs wherever situated. Course Rating is expressed in strokes.

13.2 *Basis of Course Rating*

Distance and the ability of the scratch golfer are the prime considerations in Course Rating. Altitude and course conditions other than length are also used in the assessment. (See Definition 3.1)

13.3 *Responsibility for Assessment of Course Ratings*

Initial Standard Rating calculations and subsequently required revisions due to course changes will be done by clubs, but must be ratified, approved and allocated by the NGF, before becoming effective. Clubs may not allocate their own rating, but may temporarily modify a rating as specified in Section 14.4.

Applications for Initial Allocation or Amendments to Course Ratings shall be made to the NGF by member clubs.

13.4 *Responsibility of Clubs*

It is recommended that, where possible, all Clubs affiliated to the NGF equate the par of the course to the officially assessed NGF Standard Rating. In all cases the officially assessed NGF Standard Ratings must appear on the scorecard. (See Section 8.15)

Section 14: METHOD OF ASSESSMENT OF COURSE STANDARD RATING

14.1 *Length Rating*

Length Rating is determined by applying a Length Rating formula to the total length of a course in metres. The course must be measured accurately as an error of only 20 metres in the overall measurement would change the rating by 0,1 of a stroke. The formulae are as follows:

14.1.1 For Men

$$\text{Length Rating} = \frac{\text{Length of Course in Metres}}{201} + 40.9$$

Example: If the length of course is 6 035 metres,

$$\begin{aligned}\text{Length Rating} &= \frac{6\,035}{201} + 40.9 \\ &= 30.02 + 40.9 \\ &= 70.92\end{aligned}$$

14.1.2 For Women

$$\text{Length Rating} = \frac{\text{Length of Course in Metres}}{165} + 40.1$$

Example: If the length of course is 5 265 metres,

$$\begin{aligned}\text{Length Rating} &= \frac{5\,265}{165} + 40.1 \\ &= 31.91 + 40.1 \\ &= 72.01\end{aligned}$$

14.2 *Altitude factor*

An adjustment for altitude is made by reducing the Length Rating by 0,20 for every 100 metres, or part thereof, over 500 metres above sea level.

14.3 Rating Adjustment Factors

Due to the contrast between older and more modern course designs the Length Rating is insufficient to properly assess the typical score a scratch golfer would achieve on a given course.

The NGF should assess each course under its jurisdiction and if necessary apply all of the factors detailed below in order to arrive at a fair adjustment to the Length Rating so that all golfers in their area are playing off equitable handicaps. A modern course that is well bunkered and has many raised and sloping greens bears little comparison to a more traditional layout with few bunkers and relatively flat greens, even though both courses may be similar in length.

If modification is deemed advisable, it should be made in tenths of a stroke. Modification normally should not exceed one stroke for the whole course, either plus or minus, thus allowing a two-stroke spread. Any modification in excess of this suggested limit should be applied only in extreme cases.

The following conditions are to be considered as possible grounds for adjustment:

- a) Overall tightness of course: narrow holes may necessitate the sacrificing of distance to achieve greater control, whereas wide, open fairways may invite power strokes with little concern for accuracy.
- b) Absence of trees between adjacent fairways: open courses with little rough may allow a player to more easily effect recovery strokes.
- c) Fairway target areas: width, slope, and general condition: again, distance may be sacrificed for control - the normal fairway width of 30 metres offers a fair target for a full tee shot, whereas a fairway width of less than 25 metres is a much more challenging target.
- d) Difficulties near target areas: location and nature of rough, proximity of out of bounds, and number and location of water hazards, bunkers, trees, and bushes.
- e) Putting greens: size, location, visibility, contours, and general condition - greens may be small and hard making them difficult to hit; larger greens may result in more than two putts; subtle breaks, which are difficult to read, may increase the average number of putts per round.
- f) Ground slope: on hilly courses, uphill and downhill holes tend to balance out, but hanging lies and fairway contours may make general conditions more difficult.
- g) Consistent and prevailing strong windy conditions (for example at Walvisbay and Hentiesbay).
- h) Where all rough is soft sand or desert conditions resulting in a regular depressed lay where smoothing is not allowed.

NOTE: The Standard Rating is the Length Rating unless this has been adjusted by the application of difficulty factors as detailed above. The final Standard Rating (SR) must be rounded to the nearest whole number.

14.4 Temporary Adjustments to Course Rating

On any day that the positions of the tee-markers and pins are such that the course is temporarily shortened or otherwise altered from that on which the official Standard Rating is assessed, the golf committee may apply an appropriate adjustment to the Rating in line with the formula for derivation of the Length Rating.

Should these conditions persist for a period exceeding 7 days, it is obligatory for the golf committee to obtain approval from the NGF, both for the adjustment and for the length of time this temporary rating will be in effect.

The Golf Committee of a Club may, at its discretion, temporarily adjust the official Standard Rating for any day or days upon which abnormal climatic conditions of play exist. This rating will be automatically adjusted by computerised systems, provided that at least 24 players complete rounds in either or both the AM and PM fields.

14.5 Minimum length for a Course Rating

For a course to be rated it must have a minimum overall length of 3 500 metres.

Section 15: MEASUREMENTS

15.1 Starting Point; Permanent Markers

The Starting point from which each hole is measured is the middle of the teeing area commonly used. Opposite this starting point a permanent rating marker must be installed at the side of the tee.

15.2 How to Measure

Each hole must be accurately measured from permanent rating marker along the planned line of play to the centre of the green. The planned line of play is that envisaged by the architect in the laying out of the hole. Thus in a dogleg hole the line at the elbow point should be centred in the fairway as intended by the architect.

15.3 Certificate of Measurement

A certificate from a land Surveyor showing the measurement of the length of the course and its mean altitude where this exceeds 500 metres must be obtained and submitted to the NGF (it is recommended that the measurement be done by an Electronic Distance Meter).

15.4 More than One Set of Tees

If more than one set of tees are in common use, measurements and rating markers shall be established for each and application made for separate Course Ratings.

Where a club wishes in addition to have a rating for the greatest playing length of the course this shall be measured from a point 4 metres from the back of each tee along the planned line of play to the centre of the green. This rating will be known as the Championship Rating.

15.5 Colours of Rating and Tee Markers

The Rating Markers and Tee markers for the Course Rating based on a measurement in accordance with Section 15-2 above should be coloured White.

The Rating Markers and Tee markers for the Course Rating of the women's course measured in accordance with Section 15-2 above should be coloured Red.

The Tee Markers for tees used as forward tees in terms of section 17 should be coloured Blue.

Where a club has a Championship Rating the Rating Markers and Tee Markers should be coloured Yellow.

15.6 Nine-Hole Courses

On a nine-hole course, if separate tees markers are used for each nine of an 18-hole round, separate measurements and permanent rating markers must be established for each nine.

Section 16: NGF RECORDS

16.1 Information to be kept

A complete file on the rating(s) of each course should be kept by the NGF for future reference, including each revision to the club's scorecard and any other relevant data.

16.2 List of All Ratings

The NGF should periodically compile a list of ratings and send this to every Member Club. This will assist in recording scores made away from home.

PART 4 USE OF FORWARD TEES

Section 17: NGF USE OF FORWARD TEES

17.1 *Eligibility*

In order to assist players over the age of 65 (providing that a club has forward tees) clubs should on application from a player, allow such player to play off specified forward tees.

17.2 *Purpose*

The purpose of this concession is to allow players to remain competitive in advancing years where length off the tee has become a problem.

17.3 *Course rating to be used*

A player who has been granted this concession must be handicapped as normal using the Standard Rating of the day as given by the normal club tee rating. Where applicable, this will be over-ridden by the Calculated Rating.

17.4 *Acceptable Length of forward tees for all clubs*

In order to regulate the placing of forward tees through-out Namibia at various clubs, the total length of the shortened course may not be less than 5% of the club competition course length (not championship or ladies).

I.e. if the total length of the course for normal competitions is 6300 meters, then the total length of the course for the forward tees may not be less than:

$$6300 - (6300 \times 5\%) = 5,985 \text{ meters}$$

Max. Shortened is therefore 315 meters.

Placement of the forward tees (with the exact shortened distance) will be decided by the club's golf committee in conjunction with the senior society and must be handed over to the NGF.

17.5 *Notes*

- 17.4.1 This does not replace a course that has been temporarily shortened by the club. e.g. for temporary greens, senior competitions or the like. In these examples a rating should be allocated for that particular day by the club in terms of Section 14.
- 17.4.2. Players who have been granted this concession may not arbitrarily move back to playing off the rated tees.
- 17.4.3. Should a player who is handicapped off forward tees play on a course that does not have forward tees, he shall play off his allocated home club handicap. i.e. no adjustment may be made to a player's official handicap.
- 17.4.4 This concession will only be given to a player, who has turned 65 years and have applied through his/her Senior Society, who in turn would hand the approved application over to the respective club's Golf Handicap Committee.
- 17.4.5 On receiving the notification from the Senior Society, such a player's handicap would immediately be suspended until 5 (five) rounds of golf has been completed and the player entered 5 or more scores (see 7.2a), after which a new handicap would be calculated.

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