Basis of Allocation

Allocate strokes based on play of the course from the tee markers used most often by the majority of club members.

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. Alternate in this manner for the full 18 holes.

Generally the longer the hole, the greater the need for the higher-handicapped player to receive a stroke.

 b. Distribution of Strokes

**Odd Strokes/Even Strokes**
The USGA recommends that the odd-numbered strokes be assigned to the holes on the first nine and the even-numbered strokes to the holes on the second nine.
This format equalizes, as nearly as possible, the distribution of handicap strokes over the entire 18 holes, and makes matches more equitable. In a case where the second nine is decidedly more difficult than the first nine, consideration should be given to allocating odd-numbered strokes to the second nine.

**Importance of Low Strokes**
The first handicap stroke should be allocated so that this stroke is most useful in matches between players of almost equal ability, such as matches involving players with a [***Course Handicap***](http://www.usga.org/workarea/linkit.aspx?linkidentifier=id&itemid=14370#CourseHandicap) of 0 and 1, 10 and 11, or 29 and 30. In such matches, the first handicap stroke will be of the greatest importance as an equalizer to the player receiving the stroke.

In allocating the second handicap stroke, matches between players having a slightly greater difference in [***Course Handicap***](http://www.usga.org/workarea/linkit.aspx?linkidentifier=id&itemid=14370#CourseHandicap) should be given the most consideration, such as matches involving players with a [***Course Handicap***](http://www.usga.org/workarea/linkit.aspx?linkidentifier=id&itemid=14370#CourseHandicap) of 0 and 2, 10 and 12, or 29 and 31. This process should be continued until the first six strokes have been assigned.

Without substantially deviating from the above principles, allocating low-numbered strokes to holes near the end of each nine should be avoided so that players receiving strokes will have the opportunity to use these strokes before either nine or 18-hole matches are decided. Lower-numbered strokes should not be allocated to the first and second holes of a course in the event that a hole-by-hole playoff is necessary.

Where To Apply Strokes

If handicap strokes are applied to a [***gross score***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#grossscore), subtract the player's handicap strokes (usually the [***Course Handicap***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#CourseHandicap)) recorded on the scorecard. The result is the player's [***net score***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#netscore).

In stroke play, the Committee is responsible for the addition of scores and the application of the  ***[Course Handicap](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/%22%20%5Cl%20%22CourseHandicap)*** recorded on the score card.  ("The Rules of Golf," Rule 33-5).

For formats in which handicap strokes are used on specific holes during the course of play, a player generally takes them in the order assigned on the scorecard. For example, a player receiving three strokes takes them on the first, second, and third stroke holes. However, the Committee in charge of the competition is permitted to assign a custom order. If so, it must publish a "stroke allocation table" indicating the order of holes at which handicap strokes are to be given or received. For example, while the score card may assign holes 3, 13, and 8 as the first, second, and third stroke holes, the Committee may choose to designate 4, 12, and 7 instead. ("The Rules of Golf," Rule 33-4).

9-4. Handicap Allowances

[***Handicap allowances***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#handicapallowance) have no effect in determining a [***Handicap Index***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#HandicapIndex); however, their use is recommended to produce fair and equitable competition.

A [***Handicap Index***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#HandicapIndex) relates to 18 holes.  Each allowance in Section 9-4 applies to an 18-hole round, even though the competition may consist of more than one round.

The allowances are designed to make all forms of play fair. In some forms of play, it is equitable for players to use full [***Course Handicap***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#CourseHandicap). In some team competitions, using full [***Course Handicap***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#CourseHandicap) would give higher-handicapped sides an advantage over lower-handicapped sides. Less than full [***Course Handicap***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#CourseHandicap) is recommended in some team competitions.

To make proper use of [***handicap allowances***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#handicapallowance), follow the order of the steps below:

Step 1: Players must first determine [***Course Handicap***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#CourseHandicap) (from tees played).

Step 2: Players should then apply the [***handicap allowances***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#handicapallowance) for the appropriate format.

Step 3: It is recommended that in four-ball stroke play competitions, if the [***Course Handicap***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#CourseHandicap) of the side differ by more than eight strokes, each is reduced by 10 percent. (See Note in Section [**9-4b(ii)**](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-09/#9-4).)

Match Play

In match play, the game is played by holes. Except as otherwise provided in "The Rules of Golf," a hole is won by the side that holes its ball in fewer strokes. In a handicap match, the lower [***net score***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#netscore) wins the hole. A match (which consists of a stipulated round, unless otherwise decreed by the Committee) is won by the side which is leading by a number of holes greater than the number of holes remaining to be played. The Committee may, for the purpose of settling a tie, extend the [***stipulated round***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#stipulatedround) to as many holes as are required for a match to be won ("The Rules of Golf," 2-1, 2-3). The Committee must also determine the proper [***handicap allowances***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#handicapallowance) before adjusting for competitions from different tees or in competitions between men and women from the same tees. (See Section [**9-3c**](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-09/#9-3).)

**Singles Match Play**
In singles match play, the match is won by the player who is leading by a number of holes greater than the number of holes remaining to be played. After [***handicap allowances***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#handicapallowance) are determined, Section [**9-3c**](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-09/#9-3) must be applied in competitions from different tees, or in competitions between men and women from the same tees.

Allowance: The higher-handicapped player receives the full difference in[***Course Handicap***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#CourseHandicap) between the two players; the lower-handicapped player plays from scratch. (See Decision [**9-4a/1**](http://www.usga.org/Rule-Books/Handicap-System-Manual/Decision-09/#9-4a/1) and [**9-4a/3**](http://www.usga.org/Rule-Books/Handicap-System-Manual/Decision-09/#9-4a/3).)

Example: A player with a [***Course Handicap***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#CourseHandicap) of 17 receives four strokes from a player with a [***Course Handicap***](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#CourseHandicap) of 13. The player receives them on the first four allocated handicap-stroke holes.

**How to Decide Ties in Handicap Competitions**

The USGA recommends:

Match Play
A match that ends all square should be played off hole by hole until one side wins a hole. The playoff should start on the hole where the match began. In a handicap match, handicap strokes should be allowed as in the [stipulated round](http://www.usga.org/Rule-Books/Handicap-System-Manual/Rule-02/#stipulatedround).

Stroke Play
In the event of a tie in a handicap stroke play competition a play-off with handicaps is recommended. The playoff may be over 18 holes or a smaller number of holes as specified by the Committee. It is recommended that any such playoff consist of at least three holes.

**Playoff Not Feasible; Matching Scorecards**
If a playoff of any type is not feasible, matching scorecards is recommended. The method of matching cards should be announced in advance and should also provide what will happen if this procedure does not produce a winner. An acceptable method of matching cards is to determine the winner on the basis of the best score for the last nine holes. If the tying players have the same score for the last nine, determine the winner on the basis of the last six holes, last three holes and finally the 18th hole. If this method is used in a competition with a multiple tee start, it is recommended that the "last nine holes, last six holes, etc." is considered to be holes 10-18, 13-18, etc.

Case Study Example:

If player A is a 9 handicap and player B is an 18 handicap the deference is 9 strokes.

The allocation of strokes would be on handicap holes 1 through 9 (the most difficult holes)

If the players took their full handicap strokes then both players would have to play the 9 hardest holes even with no advantage given to the higher handicap player.

It would also mean that the higher handicap player would get an advantage on the 9 easiest holes (10 through 18). This would constitute an unfair advantage for the lower handicap player.

According to the SCGA:

The handicap strokes should be allocated so that the strokes are most useful in matches between players starting with the first handicap hole.

**Conclusion:**

**In match play the higher handicap player should be allocated the difference of strokes from the lower handicap player and apply them to the most difficult holes where they are most useful.**