



CHICAGO WOMEN'S DISTRICT GOLF ASSOCIATION

INSTRUCTIONS FOR CLUB HANDICAP CHAIRS 2026

Handicaps for the Chicago Women's District Golf Association shall be kept in accordance with the R&A and USGA World Handicap System™ (WHS™). ***Rules of Handicapping, Effective January 2024*** is the current manual. There were 3 key changes made for 2024:

1) A lower minimum length for a golf course to obtain a Course Rating™ and Slope Rating™

Before 2024, an 18-hole course had to be at least 3,000 yards to receive a Course Rating™ and Slope Rating™ (or 1,500 yards for 9 holes). With the 2024 WHS Revision, the yardage requirements have been cut in half, to 1,500 and 750 yards, respectively. This is good news for golfers who regularly play par-3 and shorter-length courses and have wanted those scores to count toward their Handicap Index®. The CDGA will be rating shorter courses upon request. If you have a course you play regularly, please have the course reach out to the CDGA directly.

2) A new treatment of 9-hole scores

In 2023 and previous years, 9-hole scores were combined in the order posted to create an 18-hole Score Differential™. This meant that a 9-hole score could have been combined with another 9-hole score from days, weeks, or even months before – which at times lead to volatile results. Today, when a player posts a 9-hole score, it is combined with their expected Score Differential over 9 holes to create an 18-hole Score Differential for immediate use – with expected score based on the player's Handicap Index at the time the round is played as well as a course of standard difficulty.

3) An updated approach for holes not played

Prior to 2024, when a hole was not played (due to darkness, for example), the score recorded was a net par. With the 2024 revision, when 10-17 holes are played, an 18-hole Score Differential is determined by adding the player's Score Differential from the holes played to an expected Score Differential for the number of holes not played. Since a player's expected score is not specific to a course or reliant upon the course's stroke index allocation (as net par was previously), this will lead to more consistency. **Definition of "Expected Score"**: The score a player is expected to achieve over a specified number of holes on a course of standard difficulty. It is calculated using the player's **Handicap Index** and attributes a numerical value against any hole or holes not played during a round. Where one or more holes have not been played during the round, the **player must submit hole-by-hole scores** and designate which holes were not played.

Please familiarize yourself with the 2024 changes. In the past, CWDGA provided each Club Handicap Chair a copy of the *Rules of Handicapping*. The USGA, CDGA and CWDGA are making a conscious effort to decrease the amount of printing that we do. An electronic version of the complete manual is available on the CDGA's World Handicap System Resource Hub at <https://www.cdga.org/golf-handicaps/>

An electronic version of the *Player Reference Guide on the Rules of Handicapping, Effective January 2024* is available on the USGA website <https://www.usga.org/content/usga/home-page/handicapping/world-handicap-system/2024-revision/PlayerReferenceGuide-2024.html>

HANDICAPS

CWDGA member clubs must use the World Handicap System (WHS). To ensure the consistency of the WHS, the Handicap Index of every player in the United States will be calculated and issued by the USGA. CDGA (Chicago District Golf Association) is the authorized Golf Association in our area providing this information. Handicap Indexes are now updated the day after a score is posted.

On January 8, 2024, CDGA transitioned from using a CDGA number as a member's unique identifier to using the **Handicap ID**. This is now the number used for My CDGA Caddie/My CDGA app log in, CWDGA website, peer review, event registration, etc. If you have a Handicap ID (i.e., GHIN number) issued through another state, your number should be the same with all active memberships in all states. The CDGA made this change in order to seamlessly connect your Handicap Index to the World Handicap System (WHS). Every golfer throughout the world who has a Handicap Index was assigned a unique **Handicap ID**. As such, this is not a new number, but rather one all CDGA members already had that will be utilized more effectively moving forward.



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If your Handicap ID number is incorrect and should be your GHIN number, please contact Lynn Boyd, CDGA Director of Handicapping, at (630) 685-2304. Let her know that you are a member of another club in another part of the country and you would like to have your accounts linked.

Scoring records are maintained continuously from season to season. The CDGA/CWDGA active season has been changed starting in 2024. The "Active Season" in our area is now **March 15 – November 14**. Scores should be posted from all rounds played during this period. In the rare instance that the rating or slope of a course is unknown, contact Lynn Boyd, CDGA Director of Handicapping, at (630) 685-2304 for assistance.

A score is acceptable for handicap purposes if the round has been played in the company of at least one other person. This includes another golfer, a caddie, or a spectator (including a child if the child is old enough to count). See Rule 2.1 *Rules of Handicapping, Effective January 2024* page 28 for the complete list of Acceptable Scores.

Scores made in a new playing season, and away scores, shall be added to those of the preceding playing season to make up the required total scores from which to select the player's lowest 8 Score Differentials of the last twenty scores.

Current CDGA Handicap Indexes will be used for all CWDGA events. Handicap Index revision dates for tournaments are posted on the CWDGA website by the Tournament and/or Championship Chair. Each Sectional Handicap Chair will announce Four-Ball Match Play revision dates.

When a player has fewer than 20 scores posted (especially a player establishing a handicap), her Handicap Index can now be established after 54 acceptable holes. The maximum Handicap Index that can be issued to a player is 54.0.

Note: The Committee in charge of a competition may set a maximum limit for entry. (Rule 5.2 *Rules of Handicapping, Effective January 2024*).

INACTIVE SEASON

Every player is responsible for posting all acceptable scores, as defined in the *Rules of Handicapping, Effective January 2024*, made at her home course or away. Scores made at any golf course in this district during the inactive season are not accepted for handicap purposes, but scores made at a golf course in an area observing an active season **must be posted** for handicap purposes, even if they are made during the inactive season in this district. If you spend the winter in a section of the country that is "in season" (e.g., FL, AZ, CA, MS), you **must post** those scores for handicap purposes. "Sun Belt" scores may be posted through My CDGA Caddie (website), My CDGA App, or the USGA GHIN App. Post your score on the day you play. Don't wait to bring back your last 20 scores.

PLAYERS BELONGING TO MORE THAN ONE CWDGA CLUB

CWDGA members should have the same Handicap ID at all CWDGA clubs. They can post scores at all clubs and the scores will automatically appear on their records at the other clubs. If a player has an active Handicap ID through a golf association other than CDGA, these numbers should be the same. If numbers are not the same, the player needs to contact the CDGA (as stated above under **Handicaps**) to solve this problem.

CWDGA EVENTS

All CWDGA events require a current CDGA Handicap Index. Players with a Handicap Index of 0-26 are eligible to compete in the Annual Championship Tournament. Players with a Handicap Index of 0-33 are eligible for the Better-Ball of Pairs, Senior Better-Ball of Pairs and the Stableford Classic. In Four-Ball Match Play, a player with a Handicap Index above 28.0 may be approved by the Team Match Chair as a permanent player for registration purposes but must play to a Handicap Index of 28.0 in all matches. If a regular player or substitute's Handicap Index exceeds 28.0 on the revision date of the match, she must play to a Handicap Index of 28.0. Make certain that all team players' names and substitute players' names appear on the computer or handicap sheets. Handicap Indexes will be used to determine Course Handicaps for Four-Ball Match Play dates.



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DUTIES OF CLUB HANDICAP COMMITTEE

1. Verify that all acceptable scores (Rule 2.1 *Rules of Handicapping, Effective January 2024*) are reported for handicap purposes and are available for review by all members.
2. Educate members on the 3 major changes to the World Handicap System (WHS) for 2024.
 - a) A lower minimum length for a golf course to obtain a Course Rating and Slope Rating
 - b) A new treatment of 9-hole scores
 - c) Method for posting score when 10-17 holes are played
3. Remind members that the following policies are still in place:
 - A Handicap Index is calculated from the lowest Score Differentials in the player's scoring record. The number is now based on your 8 best Score Differentials out of the past 20.
 - Safeguards protect your Handicap Index. The system will account for abnormal playing conditions, limit extreme upward movement of a Handicap Index (Soft Cap) and reduce a Handicap Index when an exceptional score is posted.
 - The WHS formula for calculating your Course Handicap remains the same. Slope Rating, Course Rating and Par are used to determine your Course Handicap, allowing you to play from different sets of tees without any adjustment.
 - **Net Double Bogey** replaced ESC (Equitable Stroke Control). The **maximum score on any hole for handicap purposes** will be limited to **Net Double Bogey (Par + 2 strokes + any handicap strokes you receive)**. It is each player's responsibility to know her Course Handicap and on which holes she receives strokes.
 - 10-17 holes played are now considered to be an acceptable 18-hole score for posting. 9 holes must be played to post a 9-hole score. Refer to Rule 3.2 *Rules of Handicapping, Effective January 2024* page 38-41 for specific guidelines when a hole is not played. Where one or more holes have not been played during the round, the player must submit hole-by-hole scores and designate which holes were not played. Refer to Rule 3.3 *Rules of Handicapping, Effective January 2024* page 41 for specific guidelines for determining "most likely score" when a hole is started but the player does not hole out.
 - Handicap Indexes update daily. (If you submit a score, your index will update the day after you post a score. On days you don't submit a score, no update will take place.) **Please stress to your players it is important that they post their scores before midnight on the day that they played.**
4. Continue to advise members at the start of season regarding:
 - How and when scores are entered in the CDGA or GHIN app. Scores should be entered daily on which the round is played.
 - How handicap cards or labels are issued.
 - How each Handicap Index is verified at each revision.
 - The **new** dates of the Active Season in our area (when local scores may be posted): **March 15 – November 14.**
 - How away scores are posted prior to the start of the active season.
 - Handicap Index adjustment responsibilities of the Handicap Committee.
 - Penalties for players failing to enter scores, see Rule 7.1b on USGA.org.