

To: Texas Golf Association Member Clubs

From: Mary Harrison, Senior Director, Handicapping and Membership

Date: April 30, 2026

Subject: USGA® Handicap Review Tool – Phase 3

Effective January 1, 2025, the USGA Handicap Review Tool is the only authorized tool to recommend an adjustment to a Handicap Index®. More details about the handicap review procedure can be found in Appendix D of the *Rules of Handicapping*.

About Handicap Review

One of the requirements for a golf club to be authorized to use the World Handicap System™ in the United States is the establishment of a Handicap Committee. The Handicap Committee plays a vital role in the successful administration of a player’s Handicap Index, ensuring that it accurately reflects the player’s demonstrated ability. One way to achieve this is by conducting handicap reviews for members and adjusting a Handicap Index upward or downward when appropriate.

To support Handicap Committees in fulfilling these responsibilities and to ensure players are treated fairly and consistently across golf clubs, the USGA Handicap Review Tool was introduced in 2024 and enhanced in 2025. In 2026, the tool has been further updated with new features. This data-driven tool helps identify players who are scoring above or below what is expected more often than anticipated, or who have other abnormalities in their scoring records over a defined 12-month period. In such cases, the tool provides the Handicap Committee with a recommended adjustment to the player’s Handicap Index.

Timing and Description of the USGA Handicap Review Tool – Phase 3

The launch date for Phase 3 was April 7, 2026. Below is a brief overview of Phase 3 features:

- **Player Notification** – A club’s Handicap Committee will now have the option to use an *automated* notification system for golfers who are subject to a Handicap Index adjustment. When enabled, identified golfers will receive an automated email with details about the adjustment, timing, and a link to an appeal form. NOTE: Clubs selecting the “Notify” path will have 5 days to review the recommended adjustments. We recommend clubs to “Deny” all adjustments until your club’s Handicap Committee is familiar with the process and data provided. Review the USGA Handicap Review Tool Phase 3 Overview pdf for more information.
- **Expiration Dates** – The expiration window for a recommended adjustment has been shortened from 14 days to 10 days. However, this window operates differently depending on whether the club uses the manual or notify path in the GHIN Admin Portal.

- Data Points – Additional data points are available to support Handicap Committee decisions regarding recommended adjustments. This includes an extra reference point for “Played to Handicap Index” and key handicap review metrics broken into quarterly segments to help evaluate scoring trends.

While the scope of Phase 4 has not yet been determined, the Texas Golf Association is working with the USGA to gather feedback from golf clubs and identify the features that will provide the most value in supporting Handicap Committee responsibilities.

Use of the USGA Handicap Review Tool

We strongly encourage you to access the toolkit created by the USGA which provides more details about the USGA Handicap Review Tool, its data points, and distinctions from other software clubs might be using. Visit the [TGA Club Services Resource Hub](#) page for the latest USGA Handicap Review Tool information and Phase 3 toolkit materials.

It is also important to consider that players must be informed of the club’s handicap review process, which includes that the player must be notified when the Handicap Index adjustment becomes effective and made aware of the timeframe for any appeals. More information about notification and appeal, and the two paths available to authorized golf clubs can be found in the toolkit.

Customer Support and Feedback

If you require support or have feedback on the USGA Handicap Review Tool, please contact Mary Harrison, Texas Golf Association, at (214) 468-8942 or mary@txga.org.

Sample Letter – Policies and Procedures for a Club

The following is a template for use by clubs wishing to outline its policies and procedures set forth by the Handicap Committee. It should be referenced in the club's bylaws, provided to new members or available to the membership through designated channels.

[Written on Club Stationery]

Handicapping Policies and Procedures of the *[insert name of golf club]*

The Handicap Committee of the golf club is responsible for ensuring compliance with the obligations under the World Handicap System™ in accordance with the *Rules of Handicapping* and the USGA. As a Committee, we will verify that acceptable scores are posted for handicap purposes and made available for peer review. The Handicap Committee will conduct a club-wide handicap review at least once every 365 days. We will also run individual handicap reviews upon request by a member or another player involved in peer review. In addition, we will perform random score audits and review member scoring records on a monthly basis.

In addition, the Handicap Committee provides guidance to club officials and other club Committees to ensure players consistently have the ability to use their Handicap Index® to compete, or play a casual round, with anyone else on a fair and equitable basis. Key Committees include the *[Golf Course or Green Committee*]* and the Competition Committee.

[Green Committee may not apply to all clubs.]*

The Handicap Committee consults with the Competition Committee to establish the Terms of the competition for all applicable events at the club. The Handicap Committee cooperates with the golf course superintendent *[or Green Committee]* in maintaining both length and normal playing difficulty of the course at a constant and fair level.

The Handicap Committee members are *[List names of the Handicap Committee]*.

The Handicap Committee has set forth the following policies and procedures for all members wishing to establish and maintain a Handicap Index with our club.

- Maintain an active membership on the handicap roster of the club.
- Post all acceptable scores on the same day the round is played.
- Where applicable, apply adjustments to scores for handicap purposes, including net double bogey and most likely score.
- Try to make the best score at every hole in every round, regardless of where the round is played.

What is an acceptable score?

- Scores from the minimum number of holes played, i.e., 9 holes that correspond to a 9-hole Course Rating™ and Slope Rating®.
- Scores made in match play, stroke play and team competitions.

- Scores made under Rule 3.2 when a hole is not played.
- Scores made under Rule 3.3 when a player does not hole out.
- Scores made if a player is disqualified from a competition but has an acceptable score.
- Scores made when played by the Rules of Golf.
- Scores made when played on a course during its active season.
- Scores made in the company of at least one other person, who can also act as a marker.

All acceptable scores are to be posted on the same day of play using one of the following methods: *[The following statements are examples you might consider at your club's discretion.]*

- Score posting kiosk in the clubhouse
- Mobile app
- Club website
- AGA website
- Returned to the golf shop/Handicap Committee for posting
- By the Competition Committee
- *[List other methods your club and/or AGA provides]*

Disciplinary actions for failure to post or player manipulating their Handicap Index: *[The following statements are examples you might consider at your club's discretion.]*

1. First failure to post or potential manipulation of your score will result in a written warning.
2. Second failure will result in the appropriate penalty score issued for score(s) not posted.
3. After your third failure to post your score or continued manipulation of your scoring record, further disciplinary action will be taken as the Handicap Committee deems appropriate. Examples include ineligibility to compete in certain club events and a Handicap Index adjustment.

A player must earn a Handicap Index. No player has an inherent right to a Handicap Index without demonstrating their playing ability to our golf club's Handicap Committee. The Handicap Committee has the authority and obligation to adjust a Handicap Index if it feels necessary to do so.

Please direct any questions or concerns to *[Chair Name]*, handicap chair at *[contact information such as email address and phone number]*.

Sample Letter – Resetting the Handicap Index

Sample Letter Applying Rule 7.1a – Resetting the Handicap Index

[Written on Club Stationery]

[Date]

Dear *[Player Name]*,

After performing a review of your scoring record, the Handicap Committee has determined that your Handicap Index® is not reflective of your demonstrated ability.

In accordance with Rule 7.1a of the *Rules of Handicapping*, we have determined an adjustment to your Handicap Index is warranted due to *[state reason – incapacitating injury, lack of score submissions, improvement of play following lessons, results of analysis from the USGA Handicap Review Tool, etc.]*.

In the interest of fair play, the adjustment brings your Handicap Index to *[e.g., 7.6M]*. You may appeal to the Handicap Committee either by letter or in person by *[date]*. If the Handicap Committee does not receive a response either in writing or verbally from you or determines that the reasons for adjustment are still valid, the adjusted Handicap Index will stand.

As new scores are posted, your Handicap Index will be updated accordingly thus allowing you to play out of the adjustment. The Handicap Committee will continue to review your scoring record to determine whether further action is required, or if the adjustment remains appropriate. In the meantime, please continue to post all acceptable scores and observe all aspects of the *Rules of Handicapping*.

Sincerely,

Handicap Committee

Handicap Index[®] Adjustment Appeal Form

Name:

Handicap ID (GHIN[®] #):

Email Address:

Phone Number:

Date of Appeal:

Handicap Index[®] (as of Date of Appeal):

1. What is the reason for your appeal?
2. Are there circumstances related to your playing ability over the past 12 months – such as a health issue or injury – that the Golf Club should take into account when considering your appeal?
3. Are you a member of an additional Golf Club(s)? If so, please list them here.
4. What is the primary method you use to post scores for handicap purposes?

Hole-by-Hole

Total Score

5. Posting scores using 'Hole-by-Hole' will automatically subject individual hole scores to adjustment for net double bogey. When posting scores using 'Total Score', are you properly applying the net double bogey and most likely score procedures ([*see Rule 3 of the Rules of Handicapping*](#))?

Yes

Sometimes

No

I only post scores using 'Hole-by-Hole'

6. At your discretion, list up to five players who would be willing to attest to your playing ability and have played at least three rounds of golf with you in the past 12 months.

Please return this completed form to your
Golf Club's Handicap Committee within their stipulated time frame for appeals.