

# Instructions for using MWPHRF's On-line System for Applications for Handicap Certificates

January 2026

Lake Michigan Performance Handicap Racing Fleet (LMPHRF) is now Midwest Performance Handicap Racing Fleet (MWPHRF)!

Our website, [www.mwphrf.org](http://www.mwphrf.org), was built in 2019 and is enhanced each year. It includes a web-based system for applying for handicap certificates as well as a repository for issued certificates.

We have added a few new fields to some of the data entry pages. For example, we'd like to know the type of batteries you have on-board, as some owners are moving away from lead-acid and going to lithium-ion. We are also asking that you tell us what your sails are made of. Are they molded sails (i.e. North 3Di), or laminated, or are they made from sewn cloth panels. The page(s) for specialty sails have been redesigned. Instead of being limited to entering data for two of these sails, the system can now accept information for any number of these sails.

Each boat owner is required to have a valid login-id on the website in order to apply for a handicap certificate on-line. If you had a valid LMPHRF or DRYA certificate, a login-id (username) was created for you. If you are new to MWPHRF then you will need to request a login-id by sending an e-mail to [mwphrf@mwphrf.org](mailto:mwphrf@mwphrf.org).

The login form is on the home page. If you are new to the system and we have provided you with an ID and password, the password will need to be changed upon initial login. When you enter your new password, it can be anything you want. The only restriction is that it must be at least eight characters in length. It can contain special characters, etc. but that is not required. It will never expire.

The main menu includes an item called "Display a Handicap". This is available to anyone and allows you to search our database for all handicap certificates that have been issued from 2019 until the present.

The main menu also includes "Obtain a Handicap Certificate". This menu item has a drop-down with two items within it. The first, also called "Obtain a Handicap Certificate" should be used for both new, renewal and update applications. (You must be logged-in on the site for this to work properly.)

The second item "Search for your Applications and Certificates" should be used to locate handicap certificates that have already been issued as well as applications for certificates that are in-progress and have not been completed. Likewise, you must be logged-in for this to work.

Once logged in, you can initiate a request for a new, renewal or update certificate. If you would like to obtain a handicap certificate for a new boat that has not had an MWPHRF handicap certificate before, use the "New" option. If this is a request for a renewal, or if this is a boat that you purchased from someone who already had an MWPHRF handicap certificate for it, you should use the "Renew" option (as handicaps

are assigned to boats, not to owners). The update option is provided for mid-year updates to certificates, such as the purchase of a new sail.

Several types of handicap certificates are offered by MWPHRF. When an owner desires a certificate, they must decide which of three types is appropriate. The three types are:

- Standard – This is the typical full year handicap certificate for a boat
- Cruiser – A certificate for stock boats specifically for some regattas
- Charity Event - A certificate for a single charity race or regatta

Cruiser certificates are intended to be for races or series of races where the Organizing Authority (Club) designates their use for all boats. No sail dimensions are required making the process of requesting the certificate less burdensome. But there are specific limitations. They are intended for boats whose handicap is greater than 100 and have displacement hulls. The boats are to be sailed pretty much as designed by the manufacturer without any special sails.

Once an owner has a standard certificate they may request an additional “auxiliary” certificate for the boat. These auxiliary certificates are for races/regattas in which the boat will be sailed in a different configuration. One example might be for single-handed racing vs. fully-crewed.

The application process is relatively straight-forward. If you are applying for a renewal, you will be asked to locate and select the boat via its prior handicap certificate in the system. You can search on boat name, sail number or US Sailing number. In each of these cases, it must be an exact match. Note that the year for the search defaults to last year, but you can change that if needed.

Once you have started the application process you will be led through about a dozen pages that will ask you for information about yourself and about the boat. If this is a renewal, the system will do its best to pre-fill most of the information from last year’s certificate. However, some of the questions are new and that data will need to be entered. Of course, this is your opportunity to correct information that might have been incorrect on the previous certificate. There are two buttons at the bottom of each page, one that will save the information you have entered and advance you to the next page, and another that will step you back a page in the process.

Each data item has a short label associated with it. If this is ambiguous, there is additional information about each field that can be accessed by simply hovering your mouse over the label. When you do this, a “tooltip” pop-up will appear. And, please note that MWPHRF uses English units of measure (not metric)!

The series of pages are:

The Owner information page

Enter all of the information about yourself

The Boat information (two pages)

Enter all of the information about your boat, including the hull number

The rig information page

Enter the type of rig and the critical dimensions

#### The headsail information page

Enter information about roller furling and the dimensions of your largest headsail. The LP measurement is required, all other measurements are optional.

#### The mainsail information page

Enter information about furling and the dimensions of your sail

#### The symmetrical spinnaker page

Enter the information about your symmetrical spinnaker (if you use one) and how it is flown

#### The asymmetrical spinnaker page

Enter information about your largest asymmetrical spinnaker (if you use one) and how it is flown.

#### Specialty sail page

If you have any sails that don't fit into the categories listed above, enter the information about them here. Enter information about each of these sails. Examples are code-0 spinnakers, tweeners or LRH sails and J-0 free flying headsails. Note, none of these sails are bound to the forestay.

Near the end of the application process you will have the opportunity to upload any supporting documentation in the form of PDF files. Only PDF and JPG files are supported, and files are limited to 2MB each. You can upload as many files as you like. An example would be a sail maker's certificate. If you received a sailmaker certificate in Excel format, simply use the file->print or file->export options of Excel to convert it to a PDF.

Note: You can exit the application process at any time and return to where you left off by using the "Search for your Applications and Certificates" menu item.

At the end of the application process, all of the data you have entered will be presented to you in table form. The information is broken into sections that relate to the individual data entry pages. You will be able to go back to any individual page to correct any errors.

When you are satisfied that all the information you have entered is complete and correct, proceed to the bottom of the display page where you will find a button that will allow you to pay the application fee and place the application for handicap into the work queue of the MWPHRF Regional Handicapper. The payment process is handled using commercial e-commerce software and all payments are processed through Stripe. None of your payment information is retained on the MWPHRF site and this process is encrypted and secure. (The "button" to send the request to Stripe says "Finish" and is located on the lower right-hand corner of the page.)

Because we hand control over to that other software, it will ask you for your mailing address information for when it communicates to Stripe. And Stripe will ask for your credit card number, your zipcode and the CVC code. Once you have completed the transaction in Stripe, you must wait about ten seconds for Stripe to return you to our website. When control passes back to our site your payment will be posted and the

regional handicapper will be notified that your application is ready for processing.

Note: There is a software bug between our software and Stripe. On some of the transactions the login information for our site is lost. The page will tell you if your payment transaction succeeded or failed. If it was successful, and you got logged out, you can leave the site and all is well. But if you want to continue using the site you will need to return to the home page and log back in.

Once the handicapper has reviewed your application, if they have questions or need more information, you will receive an e-mail explaining what clarification, correction or additional information is needed. If that happens, you will be able to use the "Search for your Applications..." menu item to locate your application and make the necessary updates. When the application is ready, and you are on the page that displays all of the information, you will find that the "Proceed to Payment" button at the bottom of the page has changed to "Send to Handicapper". Click it to re-submit the application to the handicapper.

When the handicapper is satisfied that your application is complete and correct, they will direct the system to issue your handicap certificate. You will be notified via e-mail once a handicap certificate has been issued. Certificates will be issued in PDF format and will be stored on the website. Use the "Search for your Applications and Certificates" to locate and download your new certificate once it has been issued.

We hope that this is a significant improvement over the paper process. We welcome your comments.