2026 Fripp Island POA Candidate Town Hall

Nancy Cusick Questions and Answers

FINANCIAL & FUNDING

1. **Long-Term Financial Stability**

   How would you balance keeping annual assessments reasonable while ensuring adequate reserves and funding for maintenance, capital improvements, and emergencies?

A: I believe the Board's responsibility is to balance affordability today with financial sustainability for the future. Annual assessments should be based on a realistic operating budget, a professionally developed reserve study, and long-term capital planning. I support maintaining adequate reserve funds to reduce the need for unexpected special assessments while ensuring critical infrastructure is properly maintained. When difficult funding decisions are necessary, property owners should receive clear information about the costs, benefits, risks, and alternatives so they understand both the short-term and long-term impacts.

POA GOVERNANCE & BOARD OPERATIONS

2. **Board Responsibilities and Decision-Making**

   What do you consider the most important responsibility of a FIPOA Board member, and how would you evaluate information and community interests when voting on island issues?

A: The most important responsibility of a Board member is fulfilling the fiduciary duty owed to all property owners. Decisions should be based on facts, governing documents, financial analysis, expert recommendations when appropriate, and the long-term interests of the community as a whole. I would carefully review all available information, listen to diverse viewpoints, ask questions, and evaluate both immediate impacts and long-term consequences before voting. Personal interests or political considerations should never outweigh what is best for the POA and the community.

ETHICS, ACCOUNTABILITY & BOARD CONDUCT

3. **Code of Conduct and Accountability**

   If a fellow Board member may have violated the code of conduct or governing documents, what steps would you take to ensure a fair and appropriate response?

A: Every Board member should be held to the same standards outlined in the governing documents and code of conduct. If I believed a potential violation occurred, I would first ensure the facts were thoroughly reviewed, and the individual was given an opportunity to

respond. I would follow established procedures, seek legal or professional guidance when appropriate, and support a fair, consistent, and transparent process. Accountability is important, but so is due process and treating all parties respectfully.

SAFETY, SECURITY & EMERGENCY PREPAREDNESS

4. **Island Safety and Security**

   What do you consider Fripp Island's most significant safety and security challenges, including traffic safety and speeding, and what actions would you prioritize to address them?

A: Traffic safety and speeding are among the most visible concerns on Fripp Island, particularly given the mix of golf carts, bicycles, pedestrians, residents, and visitors on shared roadways. I would support reviewing enforcement practices, signage, education programs, roadway improvements, and data-driven solutions to improve compliance and safety. Beyond traffic concerns, emergency preparedness, access control, public safety coordination, and protection of residents during peak visitor periods should remain ongoing priorities. The goal should be creating a safe environment while preserving the unique character of the island.

WILDLIFE, CONSERVATION & SANCTUARY

5. **Wildlife Sanctuary and Management**

   How should Fripp Island's wildlife sanctuary designation guide the POA's approach to managing deer and other wildlife?

A: Fripp Island's wildlife sanctuary designation should guide decisions toward maintaining a healthy ecological balance while considering public safety and environmental sustainability. Wildlife management decisions should be based on science, expert input, population data, and conservation best practices. Whether addressing deer populations or other wildlife concerns, I support thoughtful management approaches that protect both the natural environment and the quality of life of residents and visitors.

FINANCIAL & FUNDING

6. **Alternative Revenue Sources**

What alternative revenue sources, beyond annual and special assessments, would you support exploring to fund the POA's long-term needs?

A: Before increasing assessments, I believe the POA should carefully evaluate appropriate alternative revenue opportunities. Potential options could include grants, sponsorships, public-private partnerships, improved utilization of existing assets, user-based fees where appropriate, and operational efficiencies that reduce costs. Any alternative revenue source should be evaluated based on its financial benefit, impact on property owners, and consistency with Fripp Island's character and long-term goals.

POA GOVERNANCE & BOARD OPERATIONS

7. **Communication and Transparency**

   What specific steps would you take to improve communication, transparency, and trust between the Board and property owners?

A: Trust is built through consistent communication and transparency. I would support timely publication of Board meeting materials, clear explanations of major decisions, regular financial reporting, and opportunities for property owner input before significant actions are taken. I also believe Board members should be visible, approachable, and willing to listen to differing viewpoints. Even when owners disagree with a decision, they should understand how and why it was made.

ROUND 2
2026 Fripp Island POA Candidate Town Hall

POA GOVERNANCE & BOARD OPERATIONS

1. **Board Meeting Attendance and Participation**

   What commitment can you make to attending in-person Board meetings and actively participating in Board responsibilities?

A: If elected, I am committed to being fully prepared for and actively engaged in Board responsibilities. That includes attending Board meetings in person whenever possible, reviewing materials in advance, participating constructively in discussions, serving on committees as needed, and being available to property owners who have questions or concerns. Board service requires both time and effort, and I am prepared to make that commitment.

FINANCIAL & FUNDING

2. **Strategic Planning and Priorities**

   Should the POA have a Board-approved strategic plan guiding budgets and capital priorities? How would you prioritize competing projects?

A: Yes. The POA should have a Board-approved strategic plan that aligns budgets, reserve funding, capital projects, and operational priorities with a clearly defined long-term vision. When evaluating competing projects, I would consider safety, infrastructure needs, legal obligations, financial impact, return on investment, and community benefit. Critical infrastructure and safety needs should generally take precedence over discretionary projects, while ensuring decisions support Fripp Island's long-term sustainability.

SAFETY, SECURITY & EMERGENCY PREPAREDNESS

3. **Emergency Preparedness and Recovery**

   How should the POA prepare for and respond to hurricanes, flooding, fires, and other emergencies, including recovery and restoration of essential services?

A: Preparation is essential for a coastal community. The POA should maintain comprehensive emergency response and recovery plans, coordinate closely with local emergency management agencies, regularly review communication systems, and ensure critical infrastructure is protected and recoverable. After an event, priorities should focus on protecting life and safety, restoring access and essential services, communicating clearly with residents, and efficiently managing recovery resources. Routine planning before an emergency occurs is the best way to reduce risks and accelerate recovery.

ETHICS, ACCOUNTABILITY & BOARD CONDUCT

4. **Conflict Resolution and Professionalism**

   How would you handle a serious disagreement with another Board member or a confrontational interaction with a resident while maintaining professionalism?

A: Disagreements are inevitable, but they should always remain professional and respectful. If I disagreed with another Board member, I would focus on the facts, the governing documents, and the issue being discussed rather than personalities. With residents, I would listen carefully, acknowledge concerns, and communicate respectfully even when opinions differ. The Board functions best when members can disagree thoughtfully, remain focused on solutions, and continue working together after a decision is made.

FINANCIAL & FUNDING

5. **Property Owner Participation in Financial Decisions**

   What role should property owners have in evaluating and approving major funding proposals, including special assessments and alternative revenue sources?

A: Property owners should have meaningful opportunities to understand and provide input on major financial proposals before decisions are made. For significant projects, special assessments, or major funding initiatives, the Board should provide detailed information about costs, alternatives, risks, and expected outcomes. While the Board has a fiduciary responsibility to make sound decisions, informed community engagement helps build trust and often leads to better outcomes.

WILDLIFE, CONSERVATION & SANCTUARY

6. **Conservation and Property Rights**

How would you balance individual property rights with protecting natural habitat, green space, and wildlife?

A: Protecting Fripp Island's natural environment and respecting private property rights are both important and compatible goals. The Board should seek solutions that preserve habitat, open space, and wildlife while providing reasonable flexibility for property owners. Decisions should be based on clearly defined standards, fairness, consistency, and sound environmental practices. Maintaining that balance helps protect both property values and the unique character that makes Fripp Island special.

ETHICS, ACCOUNTABILITY & BOARD CONDUCT

7. **Conflicts of Interest and Fiduciary Responsibility**

   How would you identify, disclose, and manage potential conflicts of interest while fulfilling your fiduciary responsibilities to the POA?

A: Board members must always place the interests of the POA above personal, business, or financial interests. Any actual or potential conflict should be promptly disclosed in accordance with governing documents and applicable policies. When appropriate, the Board member should recuse themselves from discussions and voting. Transparency, disclosure, and consistent adherence to fiduciary responsibilities are critical to maintaining credibility, public trust, and sound governance.