



**LINDA
LOVELY**

**Neighbors
To Die For**

An HOA Mystery

ONE

Kylee *Saturday Afternoon*

A peek at my watch says the meeting's twenty-two minutes old. Feels like twenty-two days.

Just shoot me!

"Only wood-hued mulch is acceptable," Carrie huffs.

"I agree." Ernie strokes his chubby chin, his deep-thinker pose. "Homeowners know we have a nature-based color scheme. True, our documents only address paint colors, but red mulch violates the spirit of our architectural policy."

These two bozos on the Lighthouse Cove Homeowners Association board are determined to fine Howie Wynne big bucks for spreading red mulch in his flowerbed.

I imagine Carrie and Ernie would have an even bigger hissy fit had Howie installed black mulch, thinking it might be a Black Mulch Matters statement.

Keep quiet. I'm here as a Welch HOA Management security consultant. Mulch color isn't a crime. Nonetheless, I've heard Ted's spiel on HOA fines and due process. An offense must be defined and publicized before a fine can be levied. And owners are entitled to a hearing to present their case.

Be patient. Surely another board member will object to Ernie's and Carrie's tirade.

Keeping my lips zipped offers a secondary benefit. No deep breaths to inhale the mold-scented odor of the basement conference room. Lighthouse Cove is an exclusive residential/resort enclave with a championship golf course, swimming pools, tennis and pickleball courts, a fitness center, and other amenities. Yet, despite the HOA's deep pockets, its

mold problem persists. If it's not solved soon, Ted expects they'll tear down the fancy clubhouse and start over.

Usually, the board gathers upstairs, but the building's main floor is reserved for a golden anniversary wingding tonight. To ensure no one messes with the fancy decorations, even the HOA directors have been banished to the basement.

BAM! BAM! BAM!

Oh, my God! Gunfire.

"Everyone, get in the bathroom." As I leap up, my rolling chair crashes against the wall. The directors' eyes widen, and their mouths hang open. But their derrieres stay glued to their seats.

"Go. Go. Now! It's the safest place. Lock the door. Call 911," I order. "Tell them there's an active shooter. I'll guard the stairs and the door."

Ernie leaps up and scurries toward the outside patio. "No way I'm locking myself in a bathroom. I'm getting out while the getting's good. Y'all can listen to Miss Pretend Annie Oakley. Not me."

Argh. Don't raise your voice. Project calm authority.

"What if there's a shooter outside? I can't protect you out there. Only two ways to get inside the basement—the stairs and that back patio door. I can cover both."

To punctuate my promise, I extract my Glock from the pocket holster inside my purse. The holster ensures I don't accidentally put a hole in my foot while I'm grabbing my Chapstick. A Glock doesn't have an external safety.

Olivia grabs Ernie's arm. "Don't be an idiot. Get in the damn bathroom. Kylee Kane is retired military. She knows a lot more about these situations than you. You own TV stations and a manufacturing company that churns out adult diapers. Not exactly combat training."

Ernie glares at Olivia, his sworn enemy where HOA rules are concerned. Olivia is one of the three directors who feel colored mulch isn't a heretical, fine-worthy offense. Ernie's beady eyes narrow to a squint as he looks my way. "You better be right."

Or what? You'll haunt me from the grave.

BAM! BAM! BAM!

Three rapid shots. Gunfire does a terrific job of focusing the mind. Ernie and Olivia sprint to join their fellow directors in the bathroom. The door snicks shut; the lock clicks. Good.

What in heaven's name is happening?

I slip into a corner, back to the wall, gun ready. My gaze darts between the stairs and the patio door, covering both entrances. My pulse shifts into overdrive. I breathe deep, hold it for a count of three.

Crap, I can practically taste the mold.

BOOM! The whole building shudders. Not an explosion. A sharp, percussive crack. Wood splintering.

Good grief, they've breached the front door. A battering ram?

Heavy boots, a herd of them, vibrate the ceiling.

Armed intruders? What in blazes?

"This is the police! Put down your weapons! Show yourselves. Hands up."

The bellowed orders issued from a bullhorn. SWAT?

My brain stutters, beyond confusion. How could the police—let alone some flavor of SWAT—arrive within seconds of a 911 call? Could this be a trick? Anybody can claim to be “the police.”

Yet, why would terrorists or armed robbers target a clubhouse where party favors and a couple cases of cheap champagne are the only booty? Well, unless someone thinks five Medicare-eligible directors and yours truly would make valuable hostages.

Overhead, footfalls cascade into a waterfall of sound. Shouts of “Clear!...Clear!” erupt every few seconds.

If robbers or fanatics are masquerading as police, they’re doing a bang-up job.

The clomp of heavy boots echoes in the stairwell. Someone’s headed downstairs.

Time to decide.

I go with my hunch. The SWAT team’s the real deal.

I summon my former Coast Guard command voice that Mom claims could wake the dead. “Don’t shoot. There are no gunmen down here.”

“Who are you?” the unseen SWAT leader demands from the stairwell.

“Kylee Kane, an HOA security consultant. When I heard shots, I told the directors to shelter in the bathroom. They’re locked in. I’m alone.”

“Are you armed?” he asks.

“Yes.”

“Lay on the floor. Leave the gun in sight and out of your reach.”

The drumbeat of boots signals the leader’s arrival and his buddies will join him in seconds.

“Understood,” I holler back as I stretch prone and send my Glock skittering across the tile floor.

My face plant makes it tough to discern much about the officer who appears in my peripheral vision. The body shield he’s carrying only allows glimpses of the man behind it. But he’s definitely super-sized and has me clearly in the sights of the Glock peeking around the side of the large shield. A helmet and body armor hide all other details. He looks costumed to appear in a dystopian movie scripted with a dim view of mankind’s future.

The Beaufort County Sheriff’s Office insignia is emblazoned on the shield.

I should have known. Who else but the Sheriff’s Office could field a local SWAT team? I groan.

If my name’s relayed to the Sheriff’s Office, the acting sheriff will ID me as a public enemy.