

The many-hued character of water

With blatant disregard for one of my favorite permaculture principles — “Start small” — last month the organizers of the Celebrate Sustainable Santa Fe conference started huge. Headlining the opening event, an “intimate breakfast” of 50, were renewable-energy guru Amory Lovins, farmers’ market flag-waver Jim Hightower, and gang peacemaker Aqeela Sherrills. Backing them up during the weekend event were the ever-enormous Big Head Todd and the Monsters and the legendary remains of Bob Marley and Peter Tosh’s bands.

I was first to saunter up to Hightower and was delighted to hear that he’d just come from my local house of worship, the Santa Fe Farmers’ Market. During brief remarks to the group, we heard of Sherrills’ terrible losses in the war also zone he calls home (Watts, Calif.) and of his reverence-based movement “to restore the vitality of the human spirit.” Later, as unused quiche was being consolidated on a platter and the coffee thermoses were

making that nearly empty sputter-gasp, Lovins informed me of a relatively new distinction between “green water” and “blue water.”

Blue-water resources are found in aquifers, lakes, and dams, according to a 2006 editorial in the *Journal of Water Resources Planning and Management*, whereas green-water resources exist in the soil. Green-water flow is further categorized in two ways. There’s the productive type, called transpiration, and the nonproductive type, called evaporation. The idea is that any green water that doesn’t first get used by some living thing like a bug, tree, or person, is wasted water. For the billions of people facing food shortages due to water scarcity, crop yields could conceivably double if blue-water planners would see their role also as green-water planners, that is, as land planners. Unfortunately, rivers, lakes, and aquifers are likely to shrink, which means even highly successful green-water planning could

still leave about one billion people hungry worldwide by 2030.

I’d venture to say that there are at least two more types of water. Call them “light turquoise” and “dark turquoise.” The former is the precipitation we should be collecting in cisterns. The latter is the sewage we should be cleaning and reusing.

Fortunately, we live in a great place for developing these technologies, and we live at a perfect time to be carving out new and desperately-needed niches in the marketplace. As Taylor Selby, one of the event’s organizers, said during his remarks, we also live at a time of tragic loss in this community.

As it turns out, one of the victims of the recent car crash that left four teens dead had a remarkably enlightened spirit with respect to environmental issues. She’d plant food crops next to bus stops and ask car-drivers in bank lines to shut off their engines while waiting idly. “Rose Simmons did more in her short life than



NATE DOWNEY

most people do in their lifetimes,” Selby said, holding back tears.

Maybe, at least here in Santa Fe, we’ve already discovered a fifth type of water, provided by our Rose-tinted tears of sadness and inspiration.

*Nate Downey is president of Santa Fe Permaculture, Inc., an ecological landscape-design firm. His book *Harvest the Rain* is in the advance-praise harvesting phase of the publication process. Please contact him via www.sfpermaculture.com or 505-424-4444.*

Mortgagematters

Home valuation code of conduct... huh?

HVCC, the Home Valuation Code Of Conduct, is having a major impact on financing for home purchases. The federal government has instituted a code for Realtors, homeowners, and lenders that determines home-appraisal procedures.

The major points of the system are:

- Lenders and third parties to a real-estate transaction are prohibited from influencing the appraisal process of valuation. This means your loan officer may not talk to the appraiser.
- Realtors may not pay for the appraisal or pressure appraisers for certain results.
- No member of a lender’s loan-production staff may be part of the appraisal-ordering process.

As a result, mortgage brokerage companies must order their appraisals through a national appraisal service. These services locate an appraiser, sometimes from a distant city, to complete the appraisal. Most national appraisal

service companies negotiate and retain up to 50 percent of the appraiser’s fee — not good for the appraiser and not good for the real-estate transaction. Do you want your property valued by an appraiser from another city who has just lost half of his fee? A bad formula if you expect accurate results from the appraisal.

Appraisals now require many more days to accomplish, which is frustrating for the buyer, seller, and Realtor. The buyer must acknowledge receipt of the appraisal, in writing, three days prior to closing of the transaction, according to the new code. Mortgage bankers have an edge in this difficult process. They may have a designated administrative person, not connected to the loan officer, who will order appraisals directly with the appraiser. They may also have a panel of qualified appraisers from the Santa Fe area and will compensate the appraiser the full fee. This procedure, not available

to independent mortgage brokers, makes it possible to assure the Realtor that the valuation process will be completed in timely manner and by a qualified appraiser from Santa Fe.

Problems with the HVCC law have popped up quickly. Appraisers not familiar with the Santa Fe market are having problems achieving realistic values for properties.

“The implementation of HVCC has negatively impacted the lending industry,” says Nancy Armstrong at Superior Mortgage. “At Superior, we abide by the new rules but I personally hope lobbying efforts will help reverse HVCC in the near future. On the surface, it is designed to curb fraudulent appraisals, but it will ultimately cost the consumer more money, time and aggravation and could negatively affect home values.”

The new law, to be perfectly blunt, stinks. Huge resistance and criticism



JIM GAY

against this law is coming from Realtors, appraisers, and lenders. In many areas, the HVCC system actually conflicts with the appraisal’s own guidelines of professionalism.

Jim Gay was a real-estate broker for 20 years and has been a consultant to Fortune 500 companies. He is currently senior loan officer/partner with Superior Mortgage Services, LLC (505-988-4422) in Santa Fe.