

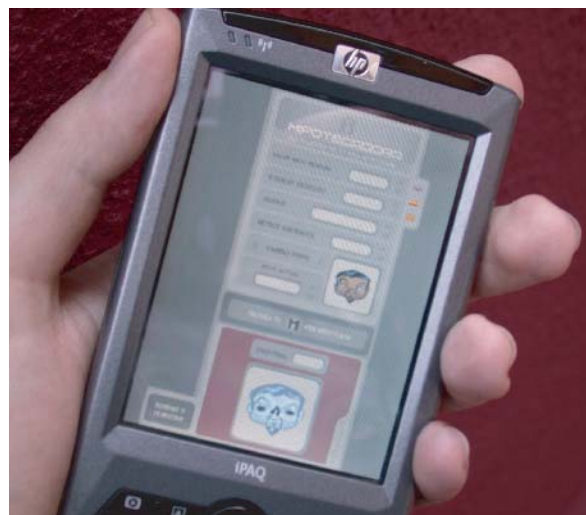


**HIPOTECADORA**

# HIPOTECADORA

La Hipotecadora (The Mortgager) is a desktop application in Flash 8 for Windows XP. The piece introduces a critical reflection on the difficulty of accessing to houses in Spain. It confronts the user with a graphic evocation of the age she would have at the time of paying for the entire mortgage that corresponds her age, city and income.

The Hipotecadora is the result of two speculative innovations in current real estate market. On the one hand, the terms of mortgages have grown in length to 40 years (and the half-century mortgage is being discussed), broadening the population of possible buyers and therefore the demand for apartments. Another novelty has been the introduction of mortgage calculators: nowadays, every real estate portal allows the user to personalize the cost of the purchases in terms of monthly payments. This facilitates economic calculus of cost and affordability, facilitating speculative purchases as well.



The piece prompts reflection about both trends. It asks the user to introduce several inputs (age, salary, city of choice) and it offers a estimate of the age that she will have once the mortgage is paid. This number, however, is not offered as a mere figure but displayed in a visualization of the face of the user with the corresponding age. It is not the same to know that a mortgage is expensive than seeing yourself with wrinkles and white hair. To that end, the installation recuperates the aesthetics of comic books for the purpose of social criticism, following the lines of Robert Crumb or Gilbert Shelton. In this way, La Hipotecadora brings an open and ironical perspective on the alarming situation of housing in Spain.