Foreclosed; Forgotten

Master of Fine Arts: Painting and Drawing

Graduate Thesis

Spring 2022

Heather Michaud
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Thesis Committee Approval

Foreclosed, Forgotten

Master of Fine Arts: Painting and Drawing

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Heather Michaud

State University of New York at New Paltz

We the thesis committee for the above candidate for the Master of Fine Arts hereby recommend acceptance for this thesis.

Robin Arnold, Thesis Advisor
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Submitted in partial fulfillment of the requirements for the Masters of Fine Arts in Painting and Drawing at the State University of New York at New Paltz
Artist Statement

The notion of home is something that most of us take for granted—yet, it is fragile. A majority of us are one financial crisis away from losing housing. My work bears witness to the ghostly remnants of homes that Americans have been forced to abandon. With documentary photography, drawing materials and paint, I illuminate the disuse of foreclosed properties. Approaching this process through visual and physical collection, I call attention to the absence and the intimate roles of previous tenants. Created with one sole purpose—this body of work aims to provide awareness of the forgotten; the foreclosed.

Research and Process

The work I make is in direct response to the American foreclosure process. My subject of research lies specifically in the forgotten, the thousands of foreclosed properties that were once homes, now abandoned. I approach my process of making through visual and physical collection. Through photography, I capture interior spaces of foreclosed homes and specifically avoid photographing images such as exterior spaces and imagery of individuals. Avoiding capturing these images is an attempt to maintain the privacy of the foreclosed individual(s). When photographing I use a phone camera, allowing and often encouraging the low quality of the camera to translate in the image. (See image 1 and 2 below.) Using a low resolution camera is deliberate to give these spaces an elusive quality similar to that of a forgotten memory. Spaces are shown in their raw, undisturbed form and reveal the range of economic status, individual styles and items left behind show that foreclosure can happen to anyone at any time. While these
images never show figures, I often show a connection to light that represents itself as the presence of an individual.

I approach physical collection by recycling materials from foreclosed properties that would have otherwise gone to the dump. Collecting materials such as pens, paints and pastels creates conversation between the individual and medium. (See image 3 and 4 below.) Applying these mediums on paper I present images such as recreations of photographs that I have taken as well as items found in these properties. I also create imagery with these mediums, collaging multiple objects and spaces involved in the foreclosure process. Presenting these works allows for a further visual conversation on forgotten spaces and items within foreclosed properties, pushing visually the obscurity and confusion within this process for the individuals.
I am often inspired to create works with these mediums based on conversations with outside individuals such as neighbors, realtors and contractors to further understand the foreclosed property. One conversation with a neighbor of a foreclosed property in the Bronx, inspired me to look for a child’s presence within the home. This led to the discovery of a self made book from the point of view of an eight year old, full mostly of collected poetry and crayon drawings. When it was time to remove the property from this house, this book I saved. I then created a large 10’ x 6’ oil and pastel painting, using symbols found within this book as well as included text from collected poetry in the book. This painting is titled *Seven Soda Cans* due to the direct page of inspiration within the book that contains a poem about soda cans. (See images 5, 6, 7 and 8 below.) I used childlike painting techniques such as painting with a toy car and using my fingers to create the feeling of a child within this painting. Using confusion and the act of play, this work is a visual representation of any child that is in the foreclosure process.
I research foreclosure by being directly involved in the process. As a Property Preserver who collaborates with a contractor working with multiple banks that foreclose properties, I get to understand the inner workings behind the foreclosure process. From the moment an individual gets a notice of foreclosure, to evictions, to property clean outs, I have been involved in the
process. Working closely with my research allows me to regularly consult with many individuals about this process. Consulting with other contractors and their experience working in foreclosed properties, often discussing the safety hazards of the job, including the mold that forms when these properties are left abandoned. Discussing mold and decay will often lead me to earth tones when painting. Sometimes I run into realtors and listen to how they view these properties, more often than not as objects than as homes. This results in spending a longer time painting this foreclosed house, realizing it is overlooked and forgotten as a home. Consulting with neighbors is the most interesting to me as often they provide more information about the home then I have going into the property. Neighbors will express a range of emotions from discussing horror stories of loved ones who have previously passed in the homes to overall joy that their previous neighbor is no longer there. Conversations with neighbors most often show up through mediation of imagery when photographing these spaces. I will select to show a particular room of the house if I had a discussion with a neighbor about that space’s importance.

I research foreclosure further by visually inspecting the properties I go to, paying specific attention to items that were forgotten and left behind as well as the homes the items are left in, and considering what items could have been forgotten vs those that were forced to be left behind. This aides me to create a mental narrative of the foreclosed individual and in turn capture images that could reference their life during or post foreclosure. Using this collection of physical and visual elements I attempt to build a visual house. I present all photographed imagery on one wall, hung from top to bottom in a linear format, beginning with an attic, bedroom, bathroom, living room, kitchen and basement. This arrangement is incorporated with drawings of foreclosed spaces using pens collected from a foreclosed property. Presenting both photography and the drawings is essential to the research of this foreclosure process and by
aligning them in this format I attempt to connect viewers to a home. I am asking viewers to take a moment to visually and physically connect to foreclosed spaces, showing the toll the foreclosure process has taken on others. These works I titled *Foreclosed; Forgotten*. (See Images 9 and 10 below.)

**Image 9**

In progress alignment of *Foreclosed; Forgotten*

**Image 10**

In progress, *Foreclosed; Forgotten*
Presented on the left of this imagery on a separate wall is *Seven Soda Cans*, the large painting based on a children’s book found in a foreclosed property, discussed earlier. Presented to the right of the photographs and drawings on a separate wall is a framed watercolor work on paper titled *Don’t Leave Me*. This work is a collection of visual imagery of items found and seen in foreclosed properties, using watercolor paints discovered from a foreclosed property. This work is framed with a golden antique frame that is recycled from a foreclosed house and would have otherwise been thrown in the dump. This frame is falling apart and is broken in many pieces, alluding further to the broken system of the foreclosure process in the United States. (See image 11 below.) All of these works together are an attempt to create an awareness for foreclosed properties. Foreclosed properties are a part of every community and we as a society can not allow them to be forgotten.

Image 11

In progress, *Don’t Leave Me*. Closer look at collected frame
Completed Imagery of *Foreclosed: Forgotten* shown in the Samuel Dorsky Museum of Art

Oil and pastel on recycled window blind. 10' x 5'
Heather Michaud, *Book of Flames*. Found 2020

Children’s journal found in a foreclosed house. 8” x 6”
Heather Michaud, *Foreclosed; Forgotten*. 2019-2022

14 10”x12” Drawings on paper using pens found in foreclosed homes

14 10” x 12” Photographs taken via cell phone of foreclosed homes.

Heather Michaud, *Don't Leave Me*. 2022

2 3/8” x 2 3/8” Watercolors and pastels on paper. Materials and golden frame collected from foreclosed homes.
Heather Michaud, *Untitled*. Collected 2021

20” x 24” Rocking chair. Collected from a foreclosed home

**Foreclosure: Awareness**

On average, lenders repossessed 25,665 properties through foreclosure in 2021 and started the foreclosure process of 92,345 properties.\(^1\) This was a nationwide all-time low due to multiple extensions of HUD’s moratorium. HUD or the Housing of Urban Development is one of the Executive Departments in the U.S.. In late 2020 HUD created extensions on the moratorium to allow tenants more time before the eviction process due to the COVID 19 pandemic.\(^2\) Despite the ongoing pandemic into the 2022 year, the moratorium has been lifted. What this means is that thousands of individuals are currently involved in the foreclosure process while also dealing with the challenges of an ongoing pandemic. According to a current property preserver who specializes in foreclosures, lenders started the foreclosure process of 11,854 properties in January

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\(^1\) ATTOM; Foreclosure Activity
\(^2\) Lopa; Mortgagee Letter 2021-19 and 2022-02
of 2022.³ Through discussions with this property preserver and self observations it is important to note the range of the current state of foreclosed homes in America. This many foreclosures leaves thousands of individuals struggling to find new living situations as well as thousands of vacant properties. These properties are left to decay with only minor attempts to maintain the structure of the properties until the property is once again occupied. According to HUD, more than 326,000 individuals were homeless in a single day in 2021.⁴ Depending on the economic status of an area, many properties end up looking like a drawing from Toba Khedoori, falling apart and barren.⁵ With a multitude of vacant properties and a mass amount of homeless individuals in America, one begins to wonder why the system is set up against those with a low economic status. It is important to be aware of these numbers and of those around you, considering anyone at any time can have financial hardship.

Archives

-Contractors working with foreclosed properties -Current American Economy -Dumps/landfills -Donna Kukama online studio visit -Erin Thompson lecture -Foreclosed Properties -Individual artist websites -Instagram -JSTOR -Lectures and information gathered throughout educational years at Suny New Paltz -Neighbors of foreclosed properties -Property Preservation Job -Realtors selling and marketing foreclosed properties -Recycled materials from foreclosures -Referred artists and information from professors such as Robin Amorold, Kathy Goodell, Andrew Woolbright -Streaming channels- Sojourner Truth Library -Tate Museum; digitized

³ Trainor; R&L Property Preservation
⁴ HUD; Annual Homeless Assessment Report
⁵ Li, Toba Khedoori
archive items - The Guggenheim; digitized archive items - The National Gallery of Art; digitized archive items - Will Cotton studio visit

Artists, Texts and Visual Culture

- Allan Freelon; observational impressionist paintings - Amanda Williams; Color(ed) Theory, project - Catherine Murphy; Night Watch, drawings - Clarissa Sligh; Reframing the Past, project - Daily Newspapers and News; local and across America - David Musgrave; rubbings - Donna Kukama; site specific artwork that creates a narrative - Edouard Vuillard; interior paintings - Frank Warren; Post Secret, international project and book - Hilma af Klint; sketchbooks and color palette - Geta Bratescu; photography and paintings - James Boswell; observational sketchbook drawings - Joseph Beuys; Fat Chair, sculpture - Kathleen Ryan; sculptures, moldy beaded fruit - Malcolm in the Middle, 2000s American sitcom - Mark Lombardi; drawings and maps - Mary Cassatt; family portrait paintings - Matt Black; American Geography, photographs - Michael Moore; Roger and Me, documentary - Nobutaka Aozaki; Groceries Portraits, pigment prints based on found grocery lists - Oscar the Grouch; Sesame Street, children's show - Paul McCarthy; Painter, performance and attitude - Property Wars, American reality show - Richard Whadcock; landscape paintings - Roman Ondak; Escape Circuit, exhibition. Measuring the Universe, exhibition - Seph Lawless, photographs, beauty and abandonment - Susan Turcot; Turning Down the Noise for a Short While, drawings and documentation - The Wolf of Wall Street; memoir of former stockbroker, book and movie - Tacita Dean; Significant Form, inspiring installation - Tim Hawkinson; Bird, sculpture - Toba Khedoori;
Acknowledgements

I would like to take the time to acknowledge and appreciate all of those who helped me build this body of work. These individuals had a direct impact on where this work is today and aided me to grow as an individual and as an artist. I am forever grateful to these individuals for helping create awareness to this subject.

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R&L Property Preservation

Will Cotton

Zachary Gordon

I would like to further acknowledge all of those going through the foreclosure process. Through this research and work I have developed an understanding of the pain you all go through. I am privileged to have a space to live in and I will use this body of work only to create awareness to this process.

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