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# from the ground up

a house built on her own terms

## 70-year-old woman learning as she constructs home with unconventional insulation

by bill Radford the gazette —

Concrete Insulation

Curious about building with insulating concrete forms? Here are some resources:

- Insulating Concrete Form Association, [www.forms.org](http://www.forms.org)
- CF Builders Network, [www.icf-homes.com](http://www.icf-homes.com)
- Open Range Construction, [www.openrangeconstruction.com](http://www.openrangeconstruction.com), 630-8767

Talk about the ultimate do-it-yourselfer.

Natasha Kent is building a home high in the hills of Manitou Springs' Crystal Park neighborhood.

Notice the wording: She's not having a house built. She is building the house.

She's not totally on her own. She's often had her husband or a friend helping, or even an entire work crew. When workers are there, though, she acts as general contractor and calls the shots. And she still pitches in.

"I'm a laborer, too," she says.

Kent, by the way, is 70 — though you'd never know it from the way she scampers around the work site.

One early fruit of her labor: a nearly 30-foot-tall, 60-foot-long retaining wall she and her husband built before starting work on the house.

While some at her age — or any age — might be daunted by building their own home, Kent readily ticks off the benefits.

By being an owner-builder and doing much of the work herself, she's saving money, she says. It's also a way to ensure the job is done right; if it's not, she says, she has only herself to blame. She gets what she calls a wonderful workout in the fresh mountain air. And it's a fascinating education.

"How much money would a person have to spend to go to a school to learn all this?" she says.

Which doesn't mean there haven't been downs along with the ups. The project has taken her and her husband three years so far — the first two just on the retaining wall, which they had to tear down and rebuild when a design flaw was uncovered.

"We lost a whole year in that," she says.

And her husband, James Olsen, has been relegated to the sidelines in recent months. In June, he fell through an opening in the basement ceiling and broke his left leg.

But Kent remains undaunted.

“Every once in a while, I’ll be down. But why shouldn’t I be positive? This is such an experience.”

#### New movement in walls

The experience is being made a bit easier by building the walls with insulating concrete forms, or ICFs — lightweight casts made of polystyrene. After stacking the casts, rebar is inserted and concrete is poured inside the forms.

Homes made with the forms, proponents say, are stronger, more durable and energy-efficient than traditional wood-frame homes. ICF homes also are touted as easier to build. Kent agrees, but dispels the notion that using the forms is as simple as stacking Legos.

“It’s quite more complex,” she says.

Open Range Construction, which specializes in ICF homes, is acting as a subcontractor for

— Kent. Dan Vogel, who owns the company with his wife, Martine, would like to see more use of ICFs by builders. The Portland Cement Association, which represents cement companies in the U.S. and Canada, estimates that 4.3 percent of homes built this year will be ICF homes, up from 3.1 percent two years ago.

“I think it’s intimidating to people because it’s different,” Vogel says.

It also can be more expensive. A study by the National Association of Home Builders Research Center found that costs for an ICF home typically are 1 percent to 8 percent more than a woodframed house. But the NAHB also points out savings to the homeowner from using ICFs, most notably lower utility bills.

Though ICFs are attractive to owner-builders because of the relative ease in building, Vogel cautions against homeowners taking on the work themselves.

“It’s tough to build your own home,” he says. And while multitudes of books and Web sites promise big savings by building your own home, “we’ve never seen that happen,” he says.

Kent, though, may end up being among the few successful owner-builders he has encountered, Vogel says.

“She’s a real live wire. She has incredible determination and tenacity, and she has got the idea in her head that she will build her own house, and by golly, she will.”

And it’s possible, he says, that she will save money because of all the work she and her husband have taken on.

“That wall is amazing, for two people to have built that thing. I think you can almost see it from space.”

#### Constructing a dream

There’s a lot of work left to do on the house. The basement walls are up, the basement and main floors poured, and the walls on the main level nearly finished. But there’s another level to go of the three-story, roughly 6,000-square-foot home. Kent is hoping to have the remaining walls and roof up before winter settles in so she can focus on the interior.

The home is seven miles up from the Crystal Park entrance. But Kent says the drive — full of dizzying switchbacks, with the last mile on narrow dirt roads — is no big deal. She used to live in the Andes in Venezuela, overlooking the ocean, and driving there was much more challenging, she says: The roads were more curvy and the people drove faster.

Kent, a native of Boston, has also spent time in Russia, and speaks Russian and Spanish; her career was in international business. She has lived in the Colorado Springs area for more than a decade.

It was longing for her Venezuela home that sparked her drive to build the house in Crystal Park. She’s eager to leave the small townhome on the east side of the Springs, where she and her husband live, and enjoy their new mountain home, at an altitude of about 9,000 feet.

“I wanted my own kind of house,” she says, “and I wanted it up in the mountains.”

Kent’s husband also likes the mountain location.

“But the building the whole thing, that’s kind of tough,” he says.

At least he can pitch in again. He recently got the cast removed from his leg and gets around better now, though he still wears “a walking boot thing.”

Whether he would recommend building your own home to others, he said, depends on the person.

“If you really want to do something like that, you have to realize it’s really a big thing.”

For Kent, each day is another lesson, another challenge. She has read books on building homes, has attended workshops and doesn’t hesitate to get advice from professional builders such as Vogel.

She’s always on the prowl for a bargain. She got her Jacuzzi tub for \$300 at Re-Store, which sells donated building materials, with the proceeds going to Habitat for Humanity. She also got a great deal, she says, on slabs of granite.

“I’m trying to save as much as I can,” she says. But it’s more about the experience, the adventure, than it is saving money.

“I meet very interesting people,” she says. “I have a friend who is Russian helping me. So I practice my Russian. It’s like getting free Russian classes at the same time.”

And the experience may even lead to a new career at an age when many are content to embrace retirement.

“When I finish this home,” Kent says, “I’m going to go out and get my contractor’s license.”



PHOTOS BY JUSTIN EDMONDS, the gazette Natasha Kent inspected the insulating concrete forms, or ICFs, in what will be the kitchen of the house she’s building in Crystal Park, above Manitou Springs. Kent is building it herself, with the help of her husband, friends and work crews, and is using the ICFs to construct the walls. Homes made with ICFs, proponents say, are more durable and energy-efficient than traditional wood-frame homes.



Natasha Kent stood in what will be the basement of the home she's building. her husband, james Olsen, has stayed on the sidelines in recent months because he broke his leg in june.