

Across

- 1 Maintenance costs for property (6)
- 4 Financial burden owed to creditors (4)
- 5 Home improvement approach for those who prefer to handle tasks themselves (3)
- **6** Attached directly to vertical surface, saving floor space (11)
- 9 Life phase after ending one's working career (10)
- 11 Kitchen surface with heating elements for preparing meals (7)
- 12 Describing lifestyle involving frequent relocation (7)
- 14 Tool used to ensure horizontal alignment (5)
- 15 Towable living accommodation (7)
- **18** Essential services like water, electricity and gas (9)
- 19 Storage solution featuring horizontal platforms (8)

Down

- 1 Versatile cutting tool with replaceable blade (7,5)
- 2 Containers for growing ornamental vegetation(8)
- **3** Exciting experience involving risk or uncertainty (9)
- 7 Reflective surface for viewing oneself (6)
- **8** Design philosophy emphasizing simplicity and reduction (10)
- **10** Movable objects intended to support human activities (9)
- 11 Efficiently designed to occupy minimal space (7)
- 13 Unwanted sound that causes disturbance (5)
- 16 Elevated area within a room, often for sleeping (4)
- 17 Floor coverings smaller than wall-to-wall carpeting (4)