# Families in Merseyside devastated after losing life savings to home improvement company



Families across Merseyside are facing significant emotional and financial hardships after allegedly losing their life savings to a home improvement company based in Kirkby. Celsius Home Improvements, directed by Frank Deary, has been accused of leaving numerous properties in shambles while the director resides in a luxurious home in Aughton, West Lancashire.

The Liverpool ECHO conducted an investigation into these claims, revealing harrowing accounts from several families who had contracted Celsius for renovation projects. Among those affected are Tracy Daly and her partner Robert Cannon, who, along with Daly’s mother Elaine Obrien and their two young children, have been living in cramped conditions in their Anfield home for nearly a year. Tracy explained, “Every day, we wake up wishing this never happened,” describing their living situation where they share a mattress in the living room while Elaine stays in a gutted front bedroom without electricity or heating.

Tracy’s ordeal began in early 2023 when Elaine decided to sell her home, investing over £70,000 into a loft extension and ‘granny flat’ within Tracy’s property. Initially impressed by Celsius’s brochure and credentials, which included membership in the FairTrades and TrustMark schemes, the family paid a 30% deposit after being quoted £74,000 for the work. However, what followed was a litany of delays and unanswered calls, leading to a construction site that left the house—and their hopes—barely standing.

By February 2024, work had only gutting commenced, exposing the loft to adverse weather conditions and leaving the family in limbo. Tracy recalled that while trying to resolve the situation with Deary, he claimed to be losing money on their project and suggested that additional payments would be needed for ‘extra work’ instead of addressing their concerns. As the months drew on, the unresolved work resulted in a public pathway becoming hazardous due to falling materials.

In another account, Bob and Julie Doherty from Maghull described their experiences with Celsius, reporting their once-dream extension transformed into a nightmare, costing them £148,104—far exceeding the initial quote of £130,000. They too faced grim realities, including being left without a functioning kitchen, bathroom, or heating during winter months. They documented their communications with Deary, who repeatedly assured them of progress while requesting more funds, further entrenching them in a cycle of despair.

Glenn and Diana Waite, another couple who contacted Celsius, reported similar experiences, having signed a contract in July 2023. They claimed that after making a 60% upfront payment, the work halted, leaving them in a precarious state. Diana noted unsafe conditions in the roof, with significant gaps that needed immediate attention. They ultimately sent a warning letter to terminate their contract after a year of disappointment and unfulfilled promises.

Families have reported Deary and Celsius to Merseyside and Lancashire Police, although they were advised that the issues might be more suited for civil actions rather than criminal charges. Trading Standards departments across multiple regions have received complaints against the company, with Knowsley Council acknowledging 46 complaints had been filed. However, due to the company ceasing trading, little recourse for the affected families seems forthcoming.

Documents revealed that Celsius Home Improvements was dissolved in early 2022, yet Frank Deary continued operations through another entity, Clearmetric Ltd, which was also recently wound up in January 2025. The Insolvency Service is currently investigating these matters, and a letter from Official Receiver Carol Megram confirmed efforts to realise any remaining assets and ensure accountability for the company's failures.

The families affected have expressed frustration over the lack of regulation in the home improvement industry and the anguish of watching their dreams vanish due to alleged negligence and mismanagement. With plans for their futures now in disarray, many have formed support groups to connect with others facing similar hardships. The ECHO’s investigation continues as it gathers stories from dozens of families impacted by the actions of Deary and his companies.

Source: [Noah Wire Services](https://www.noahwire.com)

## References

* <https://www.ratedpeople.com/profile/celsius-home-improvements> - This URL provides information about Celsius Home Improvements' services and background. It mentions their offerings, such as extensions and home renovations, although it does not specifically address the allegations mentioned in the article.
* <https://www.gov.uk/employment-tribunal-decisions/mr-k-phillips-v-celsius-home-improvements-ltd-2424526-2017> - This link is related to an employment tribunal involving Celsius Home Improvements, which shows legal proceedings against the company, though not directly about the current allegations.
* <https://www.noahwire.com> - This source is mentioned in the article as the provider of the information about families affected by Celsius Home Improvements, though it does not directly corroborate specific claims without access to the content.
* <https://www.fairtrades.co.uk/about-us/trustmark> - This URL explains what TrustMark is and might indirectly relate to the article's mention of Celsius Home Improvements being part of such schemes, though it doesn't specifically address the company's practices.
* <https://www.gov.uk/guidance/trading-standards> - This URL provides general information about Trading Standards, relevant to the complaints filed against Celsius Home Improvements, though it does not contain specific information about these complaints.
* <https://www.gov.uk/guidance/liquidation> - This link provides general guidance on company liquidation, which is relevant to the dissolution of Celsius Home Improvements and the subsequent actions taken by the Insolvency Service.