# Merseyside families devastated after losing life savings to home improvements company



Dozens of families in Merseyside have expressed devastation after reportedly losing their life savings to Celsius Home Improvements, a Kirkby-based home renovation company. This situation has unfolded as an investigation by the Liverpool ECHO has brought to light the experiences of families who believed they were investing in their dream homes but were left with unfinished projects and significant financial losses.

Among those affected are Tracy Daly from Anfield, her partner Robert Cannon, and her mother Elaine O'Brien. The family has been living in cramped conditions for over a year, confined to a single room in their home. Following the decision by Elaine to sell her house and invest more than £70,000 into a loft extension and a "granny flat," they hoped to enhance their living conditions. Instead, the project, contracted to Celsius, has left their house in a state of disrepair, with incomplete renovation work and no clear timeline for resolution.

Tracy described their living situation as a "nightmare," detailing that they have been sleeping on a mattress in the living room while Elaine rests in a gutted front bedroom lacking electricity or heating. "It's hard to describe what it's like, living like this," Tracy remarked. "Every day, we wake up wishing this never happened."

The family's ordeal began in late 2023 when they entered into a contract with Celsius, which at the time was a member of FairTrades and participated in the TrustMark Scheme—a government-endorsed endorsement for home improvement services. However, their membership was subsequently cancelled due to multiple complaints about non-compliance with their Code of Conduct. FairTrades stated in a letter that this decision was made after receiving a number of complaints in a short span of time.

Initially impressed by Celsius and its director Frank Deary, Tracy and Robert proceeded with the contract, which was quoted at £74,000 with a promise of a ten-week turnaround. They paid a 30% deposit upfront, only for the work to commence weeks late, and deteriorate into repeated delays and escalating costs. By the time the project was meant to be finished, the family was left with a roofless upper floor, damaged furniture, and a construction site covered in debris.

Numerous attempts by Tracy to reach Mr Deary about the ongoing issues resulted in excuses, and it became clear that the job was far from complete. Her concerns prompted her to sever ties with Celsius entirely, leading her to discover the extensive repairs needed would cost an additional £60,000.

Tracy's account is echoed by other families, revealing a pattern of discontent with Celsius. Bob and Julie Doherty, retirees from Maghull, invested £148,000 into what was supposed to be an extension that turned into a disaster, coupled with an additional cost of £42,000. They indicated their home had been rendered uninhabitable, forcing them to live in a work shed while the project languished in limbo for several months, devoid of essential amenities like a kitchen or bathroom.

Glenn and Diana Waite, also affected, signed their agreement with Celsius in July 2023. They were faced with similar challenges, needed to send warning letters about contract termination due to unfulfilled promises and extensive delays. Diana described the state of their roof as unsafe, claiming it had “big gaps” that left their home exposed to the elements.

Family members across these affected households have reported the situation to local police and Trading Standards departments, but many have been advised that their cases are more suitable for civil action rather than criminal investigation. The Knowsley Council confirmed receiving 46 complaints against Celsius and Clearmetric, which it could not address due to the company’s cessation of trade status.

Adding to the complexity of this situation, a winding-up order against Clearmetric Ltd was issued in early January 2025. The Insolvency Service is currently investigating the company, aiming to address the complaints from affected customers. Meanwhile, Mr Deary continues to be the director of other companies, raising further questions about accountability within the industry.

As the families rally together to share their experiences, they express their frustration over the lack of regulation within the home improvement sector, underscoring the significant emotional and financial toll this ordeal has taken on their lives.

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

## References

* <https://www.instagram.com/celsius_home/> - This URL is associated with Celsius Home improvements, which is relevant to the article about the company's activities in the home renovation sector.
* <https://www.yell.com/biz/celsius-home-improvements-ltd-liverpool-8071532/> - This URL provides information on Celsius Home Improvements Ltd, including their location and services, which aligns with the details in the article.
* <https://www.local-quotes.co.uk/tradesmen/celsius-home-improvements> - This URL offers reviews and information on Celsius Home Improvements, highlighting their role as a significant home improvement company in Merseyside, which supports the article's focus.
* <https://www.gov.uk/guidance/trustmark-scheme> - This URL explains the TrustMark Scheme, a government-endorsed endorsement for home improvement services, which is mentioned in the article regarding Celsius's former membership.
* <https://www.tradingstandards.uk/> - This URL is related to Trading Standards, which is mentioned in the article as the department affected families have contacted regarding their complaints against Celsius Home Improvements.
* <https://www.gov.uk/search?q=winding+up+orders+insolvency+service> - This URL pertains to information on winding-up orders and the Insolvency Service, relevant to the situation involving Clearmetric Ltd and the investigation by the Insolvency Service mentioned in the article.