Lloyd Speculation House #2
HA 1917

This simple two-story frame house is located on the west corner of Chestnut and MacNabb Streets in the village of Cardiff, Maryland. Most likely built around 1895, this house is a center hall structure of small proportions with coursed slate foundation and slate shingled roof. It was probably one of several speculation houses in Cardiff built by Humphrey R. Lloyd of Delta, PA. Due to a large influx of workers for the region's slate industry, a great number of speculative, rental, and double houses were built in Cardiff.

Survey No. HA 1917

Magi No.

DOE ___yes ___no

MARYLAND INVENTORY OF HISTORIC PROPERTIES

Maryland Historical Trust State Historic Sites Inventory Form

1. Name (indicate preferred name)

historic

and/or common Lloyd Speculation House #2

2. Location

street & number 1614 Chestnut Street N/A not for publication

city, town Cardiff ___ vicinity of congressional district 5th

state Maryland county Harford

3. Classification

Category	Ownership	Status	Present Use	
___ district	___ public	___ occupied	___ agriculture	___ museum
___ building(s)	___ private	___ unoccupied	___ commercial	___ park
___ structure	___ both	___ work in progress	___ educational	___ private residence
___ site	**Public Acquisition**	**Accessible**	___ entertainment	___ religious
___ object	___ in process	___ yes: restricted	___ government	___ scientific
	___ being considered	___ yes: unrestricted	___ industrial	___ transportation
	___ not applicable	___ no	___ military	___ other:

4. Owner of Property (give names and mailing addresses of all owners)

name David and Laura De Board

street & number same telephone no.: N/A

city, town Cardiff state and zip code Maryland, 21024

5. Location of Legal Description

courthouse, registry of deeds, etc. Harford County Courthouse liber CGH 1338

street & number 20 W. Courtland Pl. folio 235

city, town Bel Air state Maryland

6. Representation in Existing Historical Surveys

title none

date ___ federal ___ state ___ county ___ local

depository for survey records

city, town state

7. Description

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Condition		Check one	Check one
___ excellent	___ deteriorated	___ unaltered	✓ original site
✓ good	___ ruins	✓ altered	___ moved date of move _____
___ fair	___ unexposed		

Prepare both a summary paragraph and a general description of the resource and its various elements as it exists today.

This simple two-story frame house is located on the west corner of Chestnut and MacNabb Streets in the village of Cardiff, Maryland. The house is three bays wide by two bays deep with a gable roof and one-story shed roof extension projecting from the rear wall. A single internal flue is forward of center at the south gable end. Both shingled roof and coursed foundation are of the region's renowned slate. Re-sided in vinyl, the house is of a center hall plan with a shed-roof portico sheltering the central entrance of the first story main facade. The full basement is accessed only from the external side cellar stair.

Windows are 1/1 sash and evenly spaced in the two remaining lower and upper three main facade bays. Both endwalls have two upper and lower bays, with two small square windows or attic vents at each gable. The shed-roof projection of the rear west wall has a modern French door opening onto a treated lumber deck and a 1/1 sash to the southern end. Three windows are spaced across the upper story.

Interior spaces are simple and small, and have been completely remodeled. Stairs occupy entirely the central hall space, with living and bedroom spaces to the right and left. The one-story shed roof-projection houses kitchen and bath. The attic has been roughly finished, with clapboard creating walls under the fore and aft eaves and a simple plank floor.

8. Significance

Survey No. HA 1917

Period	Areas of Significance—Check and justify below			
___ prehistoric	___ archeology-prehistoric	___ community planning	___ landscape architecture	___ religion
___ 1400–1499	___ archeology-historic	___ conservation	___ law	___ science
1500–1599	✓ agriculture	___ economics	___ literature	___ sculpture
___ 1600–1699	✓ architecture	___ education	___ military	___ social/ humanitarian
✓ 1700–1799	___ art	___ engineering	___ music	___ theater
✓ 1800–1899	___ commerce	✓ exploration/settlement	___ philosophy	___ transportation
___ 1900–	___ communications	✓ industry	___ politics/government	___ other (specify)
		___ invention		

Specific dates **Builder/Architect**

check: Applicable Criteria: __A __B ✓C __D
and/or
Applicable Exception: __A __B __C __D __E __F __G

Level of Significance: __national __state ✓local

Prepare both a summary paragraph of significance and a general statement of history and support.

Most likely built around 1895[1], this simple two-story frame house is a center hall structure of small proportions and was probably one of several speculation houses in Cardiff built by Humphrey R. Lloyd of Delta, PA. As typical of this famous slate quarrying region, the structure is built on a coursed slate foundation and roofed with slate shingles. Due to a large influx of workers for the region's slate industry, a great number of speculative, rental, and double houses were built in Cardiff. The adjacent residence abuts this house within a few feet to the south and is of the same plan, size, and distance from pavement. The two homes shared a well as late as 1952.

Humphrey R. Lloyd, a Welshman who lived just over the Mason-Dixon line in Delta, Pennsylvania owned much of the lands in and around the town of Cardiff and played a large role in its development. Immigrating when he was sixteen, Lloyd started early in the slate industry, acquiring one or two quarries in the area. His amassed wealth allowed him the opportunity to deal in real estate, architectural design, and building. He had many commercial and public venues on both sides of the state line, to include directorship of the first bank in Delta, the Miles Bank, ownership of the Cardell Hotel, Lloyd's Hall, and the Pen-Mar Theater, and he was one of the first councilmen to Delta.

Originally owned by Thomas Hawkins (farmer) in a patented land grant known as "Hawkins Chance", this land was part of the tract sold by the Hawkins family to Edward Hughes. "Hawkins Chance", which was situated atop the slate ridge, was divided and sold in pieces to several industrious Welsh immigrants for quarrying operations. From Humphrey Lloyd's recurring presence in the deed research required for Cardiff, it appears that he acquired substantial landholdings -- including this parcel -- through marriage to Jane Hughes.

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[1]The actual date of this structure cannot be known by title references, however this house does not appear in the 1888 Delta, PA map of sketched structures.

9. Major Bibliographical References

Survey No. HA 1917

See attached sheets

10. Geographical Data

Acreage of nominated property .166 acres

Quadrangle name Delta **Quadrangle scale** 24000

UTM **References** do NOT complete UTM references

	Zone	Easting	Northing		Zone	Easting	Northing
A				B			
C				D			
E				F			
G				H			

Verbal boundary description and justification

Parcel 55, Tax Map 5

List all states and counties for properties overlapping state or county boundaries

state	none	code	county	code
state		code	county	code

11. Form Prepared By

name/title Dianne Klair

organization Harford County Planning and Zoning **date** March 1996

street & number 220 S. Main Street **telephone** (410)638-3103

city or town Bel Air **state** Maryland

The Maryland Historic Sites Inventory was officially created by an Act of the Maryland Legislature to be found in the Annotated Code of Maryland, Article 41, Section 181 KA, 1974 supplement.

The survey and inventory are being prepared for information and record purposes only and do not constitute any infringement of individual property rights.

return to: Maryland Historical Trust
Shaw House
21 State Circle
Annapolis, Maryland 21401
(301) 269-2438

MARYLAND HISTORICAL TRUST
DISCOVERY
100 COMMUNITY PLACE
CROWNSVILLE, MD 21032-2023

PS-2746

LLOYD SPECULATION HOUSE #2
Title Search

CGH 1338/235	August 12, 1986	Grantor: Robert J. and Helen E. Porch Grantee: Arthur M. and Rhea E. Johnson Granted: town lot of .16 acres with improvements on the northwest side of Chestnut Street.
HDC 1098/887	July 9, 1979	Grantor: Della A. Porch Grantee: Robert J. and Helen E. Porch Granted: same
GRG 387/156	December 29, 1952	Grantor: Caroline Hunter Lee, widow Grantee: Della A. Porch Granted: same for $10.00, part of parcel as described in following deed references.
DGW 185/176	October 18, 1923	Mortgagor: W. Humphrey Lloyd and Robert H. and Ida M. Lloyd Mortgagee: John L. G. Lee Robert and Ida Lloyd indebted to Lee for $10,000.00. Nine tract/parcel/lot entries listed including this lot, which specifies land/equity to be obtained upon mortgage default.
JAR 160/400	September 16, 1918	Grantor: Humphrey R. Lloyd, widower Grantee: Robert H. Lloyd Granted: all those lots described in two tracts of unknown size, boundaries described therein. Improvements mentioned. Being part of a larger tract in following deed references.
ALJ 38/80	July 6, 1878	Grantor: Hugh E. and Isabella Hughes Grantee: Humphrey R. Lloyd Granted: 21 acres of "Hawkins Chance" for $5100.00
ALJ 28/292	October 30, 1872	Grantor: Jane Ellis (of Philadelphia) Grantee: Hugh E. Hughes Granted: 1/3 interest in 21 acres of "Hawkins Chance" for $550.00
ALJ 28/292	January 9, 1873	Grantor: William E. and Ann Hughes (of Pittsburgh) Grantee: Hugh E. Hughes Granted: 1/3 interest in 21 acres of "Hawkins Chance" for $550.00
		Edward Hughes died seized, with 21 acres of "Hawkins Chance" divided between Hugh, William, and Jane Hughes

WG 11/448	June 4, 1860	Grantor: William E. Hughes Grantee: Hugh E. Hughes Granted: 23 and 3/4 acres of "Hawkins Chance" for $2000.00
ALJ 9/412	March 15, 1858	Grantor: Edward and Phebe Hughes Grantee: William E. Hughes Granted: same, for $2000.00
HDG 36/423 HDG 35/359 (recorded 2x)	June 9, 1849	Grantor: Archibald A. and Nancy Hawkins Grantee: Edward Hughes Granted: 23 and 3/4 acres, part of larger tract "Hawkins Chance" for $230.00
HDG 34/492	February 9, 1849	Grantor: Edward Proctor et al. Grantee: Archabald A. Hawkins Granted: "Hawkins Chance", being part of Thomas Hawkins landholdings; 74 acres 5 perches
HD 14/336	August 3, 1831	Grantor: Isaac Hawkins, heir to Thomas Hawkins Grantee: Thomas Proctor, heir to Edward Proctor Granted: The eighth part of land tracts "Hawkins Chance", " Williams Birthright", Mount Pleasant", and "Montgomerys Delight" . The four tracts contain 188 acres total. No mention of "eighth part" acreage.
Land Tract, Patented	After March 1774, when Harford est.	"Hawkins Chance", tract of 74 acres 5 perches granted to Thomas Hawkins. Located on the Maryland and Pennsylvania line at the north end of present day Cardiff. Divided, sold, and reworked often.

HA-19-7

BIBLIOGRAPHY

Delta Centenial, A souvenir book from the 1953 centenial celebration which was organized by the Delta-Cardiff Fire Company.

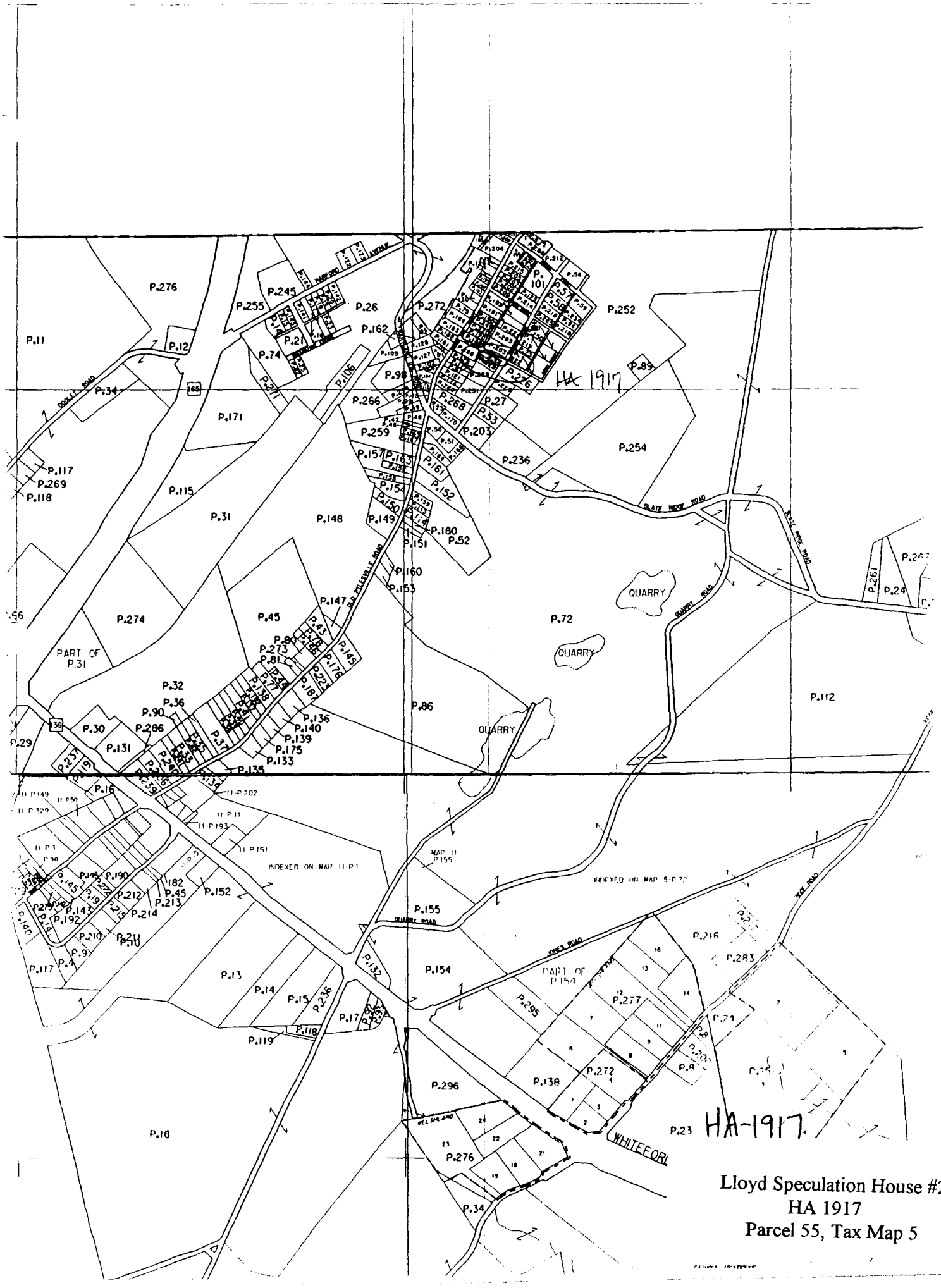
Our Harford Heritage, C. Milton Wright. 1967.

History of York County, Gibson. 1880.

Land Records, Harford County Courthouse.

Harford County Historical Society Archives.

Various conversations with area residents for a contextual history of the inventory structures.



Lloyd Speculation House #2
HA 1917
Parcel 55, Tax Map 5

USGS Delta Quadrangle
1 : 24000
Lloyd Speculation House #2
HA 1917

[illegible]

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Harford County, Maryland

[illegible]

[illegible]

[illegible]

1/4

2

3

CHESTNUT

4/4