

Lloyd Speculation House #1  
HA 1918

This simple two-story frame house is located on the west side of Chestnut Street 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.

# Maryland Historical Trust State Historic Sites Inventory Form

MARYLAND INVENTORY OF  
HISTORIC SITES

Survey No. HA 1918

Magi No.

DOE  yes  no

## 1. Name (indicate preferred name)

historic

and/or common Lloyd Speculation House #1

## 2. Location

street & number 1612 Chestnut Street N/a not for publication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
<input type="checkbox"/> district	<input type="checkbox"/> public	<input checked="" type="checkbox"/> occupied	<input type="checkbox"/> agriculture
<input checked="" type="checkbox"/> building(s)	<input checked="" type="checkbox"/> private	<input type="checkbox"/> unoccupied	<input type="checkbox"/> commercial
<input type="checkbox"/> structure	<input type="checkbox"/> both	<input type="checkbox"/> work in progress	<input type="checkbox"/> educational
<input type="checkbox"/> site	<b>Public Acquisition</b>	<b>Accessible</b>	<input type="checkbox"/> entertainment
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input type="checkbox"/> yes: restricted	<input type="checkbox"/> government
	<input checked="" type="checkbox"/> being considered	<input checked="" type="checkbox"/> yes: unrestricted	<input type="checkbox"/> industrial
	<input checked="" type="checkbox"/> not applicable	<input checked="" type="checkbox"/> no	<input type="checkbox"/> military
			<input type="checkbox"/> museum
			<input checked="" type="checkbox"/> park
			<input checked="" type="checkbox"/> private residence
			<input type="checkbox"/> religious
			<input type="checkbox"/> scientific
			<input type="checkbox"/> transportation
			<input type="checkbox"/> other:

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

name Wayne T. McAllister

street & number same telephone no.: (410)452-5692

city, town Cardiff state and zip code MD, 21024

## 5. Location of Legal Description

courthouse, registry of deeds, etc. Harford County Courthouse liber HDC 1077

street & number 20 W. Courtland Pl. folio 787

city, town Bel Air state Maryland

## 6. Representation in Existing Historical Surveys

title none

date  federal  state  county  local

pository for survey records

city, town state

# 7. Description

Survey No. HA 1918

<b>Condition</b>		<b>Check one</b>	<b>Check one</b>	
<input type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input checked="" type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site	
<input checked="" type="checkbox"/> good	<input type="checkbox"/> ruins	<input type="checkbox"/> altered	<input type="checkbox"/> moved	date of move _____
<input type="checkbox"/> fair	<input type="checkbox"/> 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 side of Chestnut Street 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. Two internal flues are centered on the roof peak at the gable ends. Both shingled roof and coursed foundation are of the region's renowned slate. Resided 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 an external side double-door cellar stair.

Windows with decorative shutters are 2/2 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 back of the house has a secondary entrance at the south end of the shed-roof projection and three windows are spaced across the upper story.

Access into this house was not permitted, as it is currently a rental property. However, much can be assumed about the interior as this house is of identical proportions and plan as the northern adjacent house. Interior spaces are simple and small, with the central stairs occupying entirely the central hall space. Single rooms on either side of the stair are located in both first and second floors.

# 8. Significance

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

Specific dates	Builder/Architect
check: Applicable Criteria: <input type="checkbox"/> A <input type="checkbox"/> B <input checked="" type="checkbox"/> C <input type="checkbox"/> D and/or	
Applicable Exception: <input type="checkbox"/> A <input type="checkbox"/> B <input type="checkbox"/> C <input type="checkbox"/> D <input type="checkbox"/> E <input type="checkbox"/> F <input type="checkbox"/> G	
Level of Significance: <input type="checkbox"/> national <input type="checkbox"/> state <input checked="" type="checkbox"/> local	

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

Most likely built around 1895<sup>1</sup>, 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 north 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.

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<sup>1</sup>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.



LLOYD SPECULATION HOUSE #1  
Title Search

HDC 1077/787	October 23, 1978	Grantor: Thursie Barben Grantee: Thursie Barben and Linda L. Miller Granted: town lot of .297 acres, fronting Chestnut 69.57', with improvements
GRG 387/163	December 29, 1952	Grantor: Caroline Hunter Lee, widow Grantee: Riley W. and Thursie A. Rudd Granted: same, for \$10.00. Part of parcel as described in following deed reference.
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 reference.
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: Archibald 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.

**BIBLIOGRAPHY**

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

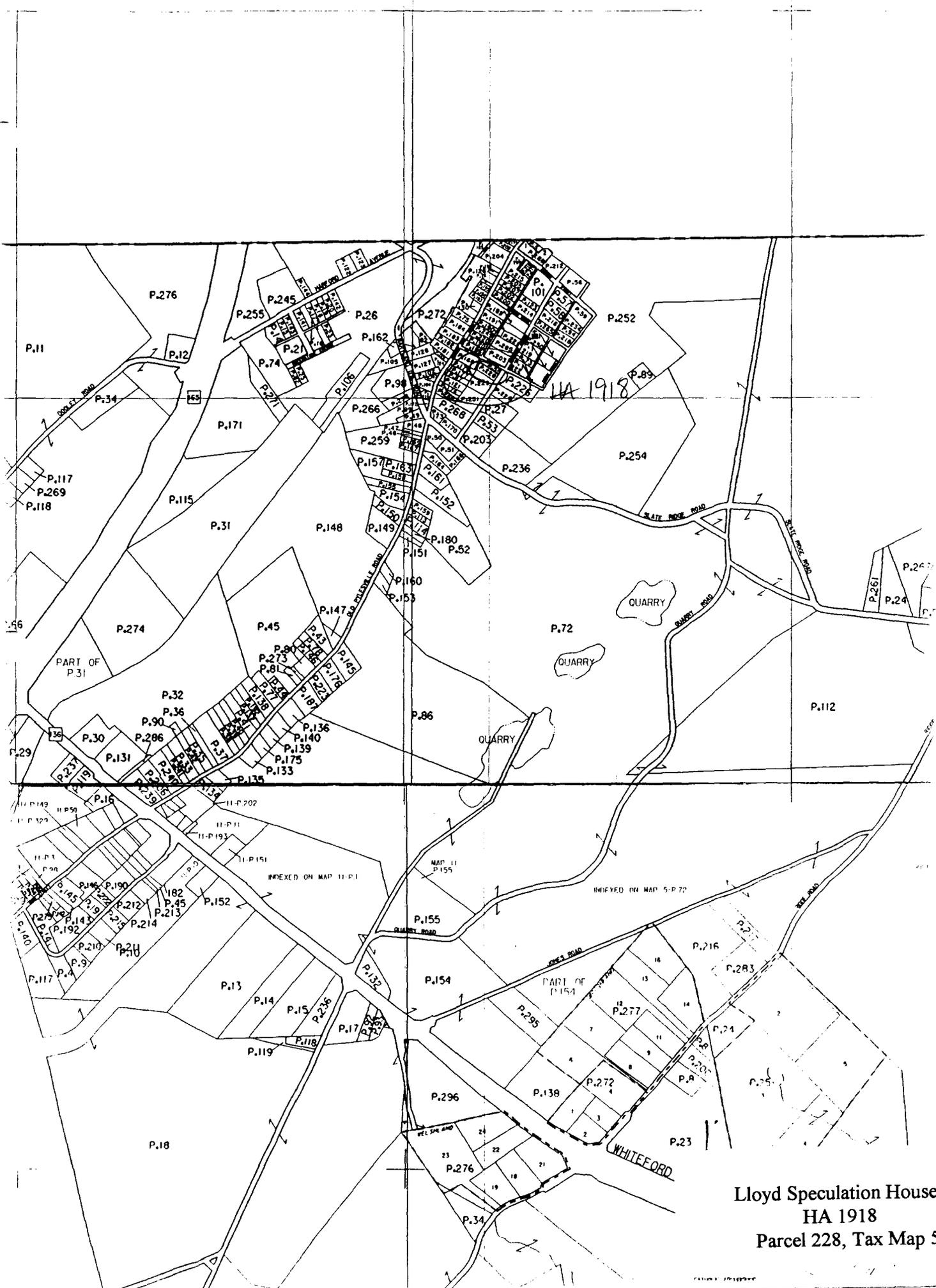
Our Harford Heritage, C. Milton Wright. 1967.

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 #1  
HA 1918  
Parcel 228, Tax Map 5



USGS Delta Quadrangle  
 1 : 24000  
 Lloyd Speculation House #1  
 HA 1918



HA 1918

island Specimen #1

Frederick Co. Maryland

Darwin Sta -

April 1995 - Darwin Sta.

Was west of the Island Sta

1/2



14 304

11/28/2000  
Central Bank, Montgomery

11/28/2000

11/28/2000

11/28/2000

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