

Documented as Elizabeth Heaps House  
HA 942 or  
Lloyd Rental House #3

This two-story frame house is located on the south side of Church Street in Cardiff, Maryland. Built around 1900, this house is one of three similar houses built in a row by Humphrey R. Lloyd as rental units. Humphrey R. Lloyd, a Welshman who lived just over the Mason-Dixon line in Pennsylvania, owned much of the north end of Cardiff and played a large role in its development. Stepping up Slate Ridge hill on Church Street, the three houses are all a modification of the same plan, with a "tract" quality as they stand apart from the other homes in the north end of Cardiff. True to their late Victorian vernacular form, each of the houses is of substantial size and have numerous windows, a two-story bay, front and rear porches, a projecting gable, and decorative details. Unique to this slate quarrying region, the use of slate as a predominant building material appears in this structure, with the typical slate-shingle roof and coursed slate foundation.

NOTE: This house is documented as the Elizabeth Heaps House, however, Elizabeth Heaps did not own this structure but the adjacent one, 4550 Church Street, as provided in the title search.

**Maryland Historical Trust**  
**State Historic Sites Inventory Form**

MARYLAND INVENTORY OF  
HISTORIC PROPERTIES

Survey No. HA 942

Magi No.

DOE  yes  no

**1. Name** (indicate preferred name)

historic Elizabeth Heaps House (documented as)

and/or common Lloyd Rental House #3

**2. Location**

street & number 4552 Church 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N/A not for publication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 checked="" 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 checked="" type="checkbox"/> private residence
<input type="checkbox"/> object	<input type="checkbox"/> in process	<input type="checkbox"/> yes: restricted	<input type="checkbox"/> entertainment
	<input checked="" type="checkbox"/> being considered	<input type="checkbox"/> yes: unrestricted	<input type="checkbox"/> government
	<input checked="" type="checkbox"/> not applicable	<input checked="" type="checkbox"/> no	<input type="checkbox"/> industrial
			<input type="checkbox"/> military
			<input type="checkbox"/> museum
			<input type="checkbox"/> park
			<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 Charles E. and Rosie Harrington

street & number same

telephone no.: (410)452-5194

city, town Cardiff

state and zip code MD, 21024

**5. Location of Legal Description**

courthouse, registry of deeds, etc. Harford County Courthouse

liber GRG 567

street & number 20 W. Courtland Pl.

folio 351

city, town Bel Air

state MD

**6. Representation in Existing** Historical Surveys

title MHT Historical Sites Inventory

date circa 1972

federal  state  county  local

pository for survey records Maryland Historical Trust

city, town Crownsville

state MD

# 7. Description

<b>Condition</b>		<b>Check one</b>	<b>Check one</b>	
<input checked="" type="checkbox"/> excellent	<input type="checkbox"/> deteriorated	<input type="checkbox"/> unaltered	<input checked="" type="checkbox"/> original site	
<input type="checkbox"/> good	<input type="checkbox"/> ruins	<input checked="" 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 two-story frame house is located on the south side of Church Street in Cardiff, Maryland. The house is three bays by two, with a front porch running the length of the first-story north, main facade and a one-story shed-roof utility area and porch project off the rear. The main gable roof ridge has an east and west ridge, with a central chimney and a projecting gable centered on the main facade. As typical of the houses of this major slate quarrying area, the roof is of slate shingles and the foundation is of coursed slate. The house has been re-sided in light green vinyl.

The main entrance is at the east first-story bay of the main facade, with 1/1 sash windows articulating the remaining two lower and upper three bays. Fenestration on the main facade is not symmetrical; the middle bay is shifted to the west somewhat leaving a larger break between the middle windows and the east bay features. A smaller 1/1 window is centered at the projecting gable of the roof.

A two-story three-panel bay with a shallow roof faces Main Street from the north bay of the west side, with windows only in the upper and lower middle panel. (Both the south upper and lower bays of the west side both windows.) A standard-size window is centered at the gable. At the rear of the building, the utility area projects from the west lower bay with a small porch filling in the space to the east edge. Two windows are in the upper west and middle bays. For privacy, the east side which abuts another Lloyd-built rental house has only one window in the south upper bay and the one gable window.

Built as a rental house, the house has little embellishment. Decorative new shutters flank all first- and second-story windows while cutout brackets and turned posts decorate the porch. The porch is enclosed by a simple balustrade.

# 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 type="checkbox"/> 1800–1899	<input type="checkbox"/> commerce	<input checked="" type="checkbox"/> exploration/settlement	<input type="checkbox"/> philosophy	<input type="checkbox"/> theater
<input checked="" 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.

Built around 1900, this house is one of three similar houses built in a row by Humphrey R. Lloyd as rental units. Stepping up Slate Ridge hill on Church Street, the three houses are all a modification of the same plan, with a "tract" quality as they stand apart from the other homes in the north end of Cardiff. True to their late Victorian vernacular form, each of the houses is of substantial size and have numerous windows including a two-story bay a piece, two porches, a projecting gable, and decorative details. Unique to this slate quarrying region, the use of slate as a predominant building material appears in this structure, with the typical slate-shingle roof and coursed slate foundation. In addition, the original slate sidewalk remains in front of this house and the steps and walk leading to the porch are of slate flagstone.

Humphrey R. Lloyd, a Welshman who lived just over the Mason-Dixon line in Pennsylvania, owned much of the north end 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 Rowland Parry, a Welsh quarry owner who operated one of the first prominent commercial quarries in the area. It was Parry who exhibited Peach Bottom slate in the London Crystal Palace exposition in 1850, winning it international recognition as the world's finest slate. "Hawkins Chance" was divided and sold in pieces, passing mostly through the hands of Parry's relatives and countrymen in various forms.



Documented as ELIZABETH HEAPS HOUSE (HA-942),  
LLOYD RENTAL HOUSE #3 (4552 Church St.)  
Title Search

GRG 567/351	March 18, 1961	Grantor: Elwood and Hazel M. (Grayce) Watkins Grantee: Charles E. and Rosie Harrington Granted: town lot on south side of Church St., with improvements
GCB 295/391	January 30, 1946	Grantor: Stanley S. Spencer, unmarried Grantee: Hazel M. Grayce Granted: same
GCB 295/390	January 30, 1946	Grantor: A. Ray and Hazel M. Grayce Grantee: Stanley Spencer Granted: same
GCB 278/470	August 24, 1943	Grantor: G. Harry Davis, Attorney in fact of Ralph J. Davis et al. Grantee: A. Ray and Hazel M. Grayce Granted: same
DGW 206/153	July 29, 1927	Grantor: V. Catherine and Charles H. McNabb Grantee: Margaret C. Davis, widow, et al. Granted: same
JAR 176/428	March 3, 1922	Grantor: Robert H. and Ida M. Lloyd Grantee: J. Martin and Sarah E. McNabb Granted: same
JAR 137/38	July 22, 1911	Grantor: Humphrey R. and Jane H. Lloyd Grantee: Robert H. Lloyd Granted: All those lots (1, 2, 43, 6, 7, 8, 9, 44), being part of a larger tract, for \$1.00 (family transaction)
WSF 113/3	April 9, 1904	Grantor: Rachel A. McComas et al. Grantee: Humphrey R. Lloyd Re-statement of WSF 89/455 lots 6, 7, 8, 9, 44, taking into account slight change of Chestnut St. location.
WSF 89/455	December 9, 1896	Grantor: Rachel A. McComas et al Grantee: Humphrey R. Lloyd Granted: lots 1, 2, 43, 6, 7, 8, 9, 44

WSF 89/454	December 12, 1896	Grantor: William H. Harlan, Trustee (in Equity Case WSF 60/475, William H. Harlan v. Annie H. (Whitaker) McConkey et al., January 1889) Grantee: Rachel A. McComas and G. Jordan McComas Granted: remaining lands after some lots purchased of the 25 acres sold to Annie Whitaker, for \$2000.00. Lots platted for and included in the equity case.
ALJ 50/343	May 28, 1884	Grantor: William H. Harlan et al Grantee: Annie H. Whitaker Granted: 25 acres, of "Hawkins Chance"
ALJ 32/84 (mortgage)	May 26, 1875	Mortgagor: John Feruley, Executor of Estate of James Whitaker Mortgagee: Oliver and Mary E. Whitaker Granted: 25 acres, of "Hawkins Chance" Oliver Whitaker indebted to estate of James Whitaker for \$6400.00.
ALJ 23/474	April 6, 1870	Grantor: David Swope et al. Grantee: Oliver Whitaker Granted: 25 acres of "Hawkins Chance" for \$12,000.00
WHD 15/362	September 14, 1864	Grantor: Alexander Garrett et al. Grantee: West Bangor Mining Company (Alexander Garrett, David Swope part of this company) Granted: same
WHD 15/361	September 14, 1864	Grantor: I. Holmes Grover Grantee: Alexander Garrett and David Swope Granted: same
WHD 15/261	May 31, 1864	Grantor: Rowland Parry Grantee: I. Holmes Grover Granted: same
HDG 36/212	January 22, 1850	Grantor: Archibald A. and Nancy Hawkins Grantee: Rowland Perry (Parry) Granted: part of "Hawkins Chance" for \$850.00, acreage unknown
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.

**BIBLIOGRAPHY**

The Comfortable House: North American Suburban Architecture 1890-1930, Alan Gowans.  
1986

History of York County, Gibson. 1880.

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

Conversations with Mrs. Marion Scarborough, June 20, June 22, July 25, and August 1, 1995  
regarding Parry family history.

Land Records, Harford County Courthouse.

Harford County Historical Society Archives.

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

NATIONAL REGISTER OF HISTORIC PLACES  
INVENTORY - NOMINATION FORM

(Type all entries - complete applicable sections)

STATE:	
COUNTY:	
FOR NPS USE ONLY	
ENTRY NUMBER	DATE

**1. NAME**

COMMON: Elizabeth Heaps' house

AND/OR HISTORIC:

**2. LOCATION**

STREET AND NUMBER: Church Street

CITY OR TOWN: Cardiff

STATE: Md CODE: COUNTY: Harford CODE:

**3. CLASSIFICATION**

CATEGORY (Check One)	OWNERSHIP	STATUS	ACCESSIBLE TO THE PUBLIC
District <input type="checkbox"/> Building <input checked="" type="checkbox"/>	Public <input type="checkbox"/>	Occupied <input checked="" type="checkbox"/>	Yes: <input checked="" type="checkbox"/> Restricted <input type="checkbox"/>
Site <input type="checkbox"/> Structure <input type="checkbox"/>	Private <input checked="" type="checkbox"/>	Unoccupied <input type="checkbox"/>	Unrestricted <input type="checkbox"/>
Object <input type="checkbox"/>	Both <input type="checkbox"/>	Preservation work in progress <input type="checkbox"/>	No: <input type="checkbox"/>

PRESENT USE (Check One or More as Appropriate)

Agricultural <input type="checkbox"/>	Government <input type="checkbox"/>	Park <input type="checkbox"/>	Transportation <input type="checkbox"/>	Comments <input type="checkbox"/>
Commercial <input type="checkbox"/>	Industrial <input type="checkbox"/>	Private Residence <input checked="" type="checkbox"/>	Other (Specify) <input type="checkbox"/>	_____
Educational <input type="checkbox"/>	Military <input type="checkbox"/>	Religious <input type="checkbox"/>	_____	_____
Entertainment <input type="checkbox"/>	Museum <input type="checkbox"/>	Scientific <input type="checkbox"/>	_____	_____

**4. OWNER OF PROPERTY**

OWNERS NAME: Elizabeth Heaps

STREET AND NUMBER: Church Street

CITY OR TOWN: Cardiff STATE: Md CODE: 21024

**5. LOCATION OF LEGAL DESCRIPTION**

COURTHOUSE, REGISTRY OF DEEDS, ETC.: CLERK OF THE CIRCUIT COURT

STREET AND NUMBER: HARFORD COUNTY COURTHOUSE 40 S. MAIN ST

CITY OR TOWN: BEL AIR STATE: MARYLAND CODE:

ACREAGE

APPROXIMATE ACREAGE OF NOMINATED PROPERTY:

**6. REPRESENTATION IN EXISTING SURVEYS**

TITLE OF SURVEY:

DATE OF SURVEY: Federal  State  County  Local

DEPOSITORY FOR SURVEY RECORDS:

STREET AND NUMBER:

CITY OR TOWN: STATE: CODE:

STATE: \_\_\_\_\_

COUNTY: \_\_\_\_\_

ENTRY NUMBER \_\_\_\_\_

DATE \_\_\_\_\_

FOR NPS USE ONLY

7. DESCRIPTION	
CONDITION	(Check One) <input checked="" type="checkbox"/> Excellent <input type="checkbox"/> Good <input type="checkbox"/> Fair <input type="checkbox"/> Deteriorated <input type="checkbox"/> Ruins <input type="checkbox"/> Unexposed
INTEGRITY	(Check One) <input checked="" type="checkbox"/> Altered <input type="checkbox"/> Unaltered <input type="checkbox"/> Moved <input type="checkbox"/> Original Site
DESCRIBE THE PRESENT AND ORIGINAL (If known) PHYSICAL APPEARANCE	
<p>One of a series of four frame houses, now covered with asphalt-shingles over clapboard. Three bays by three with a bay window upstairs under a wide gable, the house faces east, the roof ridge line running north-south. Windows have one pane over one. A central chimney rises from central heat, and one outside flue from a newer furnace. The porch, one storied, <del>is</del> shelters the east entrance, highly decorated.</p> <p>This house is one of a group of three or four very similar houses built by Lloyd Lloyd for Welsh families migrating into his area. Lloyd owned a quarry &amp; operated it for decades.</p>	

**4. SIGNIFICANCE**

PERIOD (Check One or More as Appropriate)

Pre-Columbian <input type="checkbox"/>	16th Century <input type="checkbox"/>	18th Century <input type="checkbox"/>	20th Century <input type="checkbox"/>
15th Century <input type="checkbox"/>	17th Century <input type="checkbox"/>	<u>19th Century <input checked="" type="checkbox"/></u>	

SPECIFIC DATE(S) (If Applicable and Known)

AREAS OF SIGNIFICANCE (Check One or More as Appropriate)

Aboriginal <input type="checkbox"/>	Education <input type="checkbox"/>	Political <input type="checkbox"/>	Urban Planning <input type="checkbox"/>
Prehistoric <input type="checkbox"/>	Engineering <input type="checkbox"/>	Religion/Philosophy <input type="checkbox"/>	Other (Specify) <input type="checkbox"/>
Historic <input type="checkbox"/>	Industry <input type="checkbox"/>	Science <input type="checkbox"/>	_____
Agriculture <input type="checkbox"/>	Invention <input type="checkbox"/>	Sculpture <input type="checkbox"/>	_____
Art <input type="checkbox"/>	Landscape <input type="checkbox"/>	Social/Humanitarian <input type="checkbox"/>	_____
Commerce <input type="checkbox"/>	Architecture <input type="checkbox"/>	Theater <input type="checkbox"/>	_____
Communications <input type="checkbox"/>	Literature <input type="checkbox"/>	Transportation <input type="checkbox"/>	_____
Conservation <input type="checkbox"/>	Military <input type="checkbox"/>		_____
<u>Architecture</u> <input checked="" type="checkbox"/>	Music <input type="checkbox"/>		_____

STATEMENT OF SIGNIFICANCE (Include Personages, Dates, Events, Etc.)

This substantial Victorian house attests to the prosperity of the state mining and finishing industry at Cardiff during the 1800's. Mrs Heaps family has been associated with that industry for four generations.

9. MAJOR BIBLIOGRAPHICAL REFERENCES

Interview W. Mrs. Heaps by JSE May 1972.  
 Interview Mike Williams by JSE September 1972.

10. GEOGRAPHICAL DATA

LATITUDE AND LONGITUDE COORDINATES DEFINING A RECTANGLE LOCATING THE PROPERTY			O R	LATITUDE AND LONGITUDE COORDINATES DEFINING THE CENTER POINT OF A PROPERTY OF LESS THAN ONE ACRE		
CORNER	LATITUDE	LONGITUDE		LATITUDE	LONGITUDE	
	Degrees Minutes Seconds	Degrees Minutes Seconds		Degrees Minutes Seconds	Degrees Minutes Seconds	
NW	° ' "	° ' "		° ' "	° ' "	
NE	° ' "	° ' "		° ' "	° ' "	
SE	° ' "	° ' "		° ' "	° ' "	
SW	° ' "	° ' "		° ' "	° ' "	

LIST ALL STATES AND COUNTIES FOR PROPERTIES OVERLAPPING STATE OR COUNTY BOUNDARIES

STATE:	CODE	COUNTY:	CODE

11. FORM PREPARED BY

NAME AND TITLE: **JEAN S. EWING**

ORGANIZATION: **MARYLAND HISTORICAL TRUST** DATE: \_\_\_\_\_

STREET AND NUMBER: **2525 RIVA RD D**

CITY OR TOWN: **ANNAPOLIS** STATE: **MARYLAND** CODE: \_\_\_\_\_

12. STATE LIAISON OFFICER CERTIFICATION

NATIONAL REGISTER VERIFICATION

As the designated State Liaison Officer for the National Historic Preservation Act of 1966 (Public Law 89-665), I hereby nominate this property for inclusion in the National Register and certify that it has been evaluated according to the criteria and procedures set forth by the National Park Service. The recommended level of significance of this nomination is:

National  State  Local

Name \_\_\_\_\_

Title \_\_\_\_\_

Date \_\_\_\_\_

I hereby certify that this property is included in the National Register.

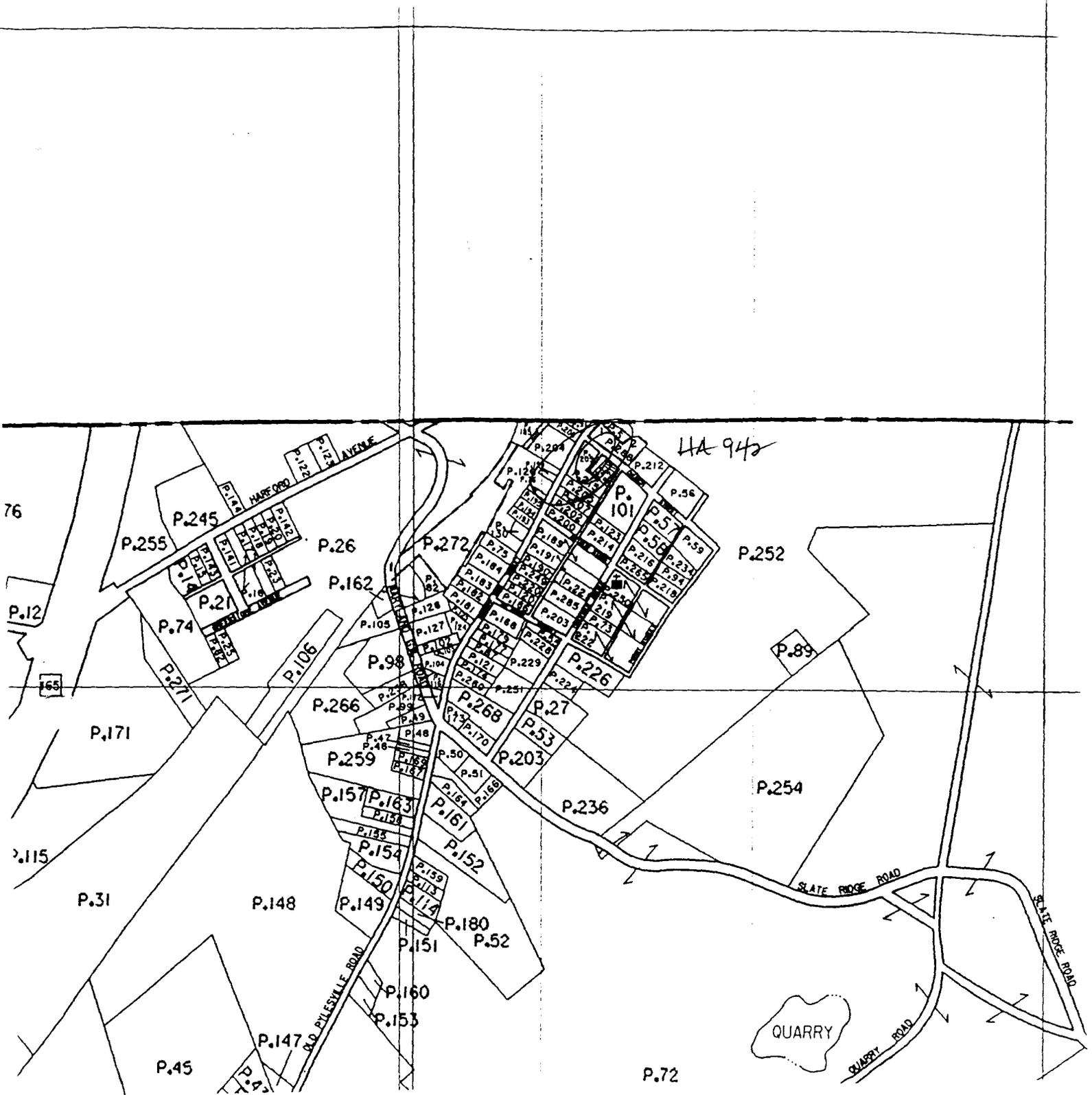
\_\_\_\_\_  
 Chief, Office of Archeology and Historic Preservation

Date \_\_\_\_\_

ATTEST:

\_\_\_\_\_  
 Keeper of The National Register

Date \_\_\_\_\_



Elizabeth Heaps House (HA-942)  
or Lloyd Rental House #3  
Parcel 209, Tax Map 5

13.8 Pr.

36	37	38	39
67.10	67.17	67.10	67.10

Kidge St.

35	34	33	32	31
55.1	55.1	55.1	55.1	55.7

Slate n.c.

22	23	24	25	26
55.7	55.7	55.7	55.7	55.7

Parry

21	20	19
50	50	50

Law/1715

10	11
50	50

Chestnut

9	8	7	6
50	50	50	50

40	41
53.8	53.8

30	29
54.2.6.173	54.2.6.173

27	28
54.2.6.173	54.2.6.173

17	17
54.2.6.173	54.2.6.173

12	13	14	15	16
50	50	50	50	50

4	5
50	50

Church Street

Street

H. Lloyd's Land

struck the beginning of this survey.

Dixon's line N. 85 W. 67.2 P.

Rev. L. H. ...

150 000 FEET  
(PA.)

P E A C H B O

4399

4398

PENNSYLVANIA  
MARYLAND

YORK CO  
HARFORD CO

FIVE FORKS 3 MI.  
UNACQUIN 0.6 MI.

WHITEFORD  
135

Delta

HA 942  
Cardiff

Slate Ridge  
School

Whiteford

Fire Observation  
803 Station No. 77  
Whiteford

42'30"

4396

WHEELER

SCHOOL ROAD

GRADE ROAD 474

QUARRY

RED ROAD

Pylesville

BM 358

RIDGE

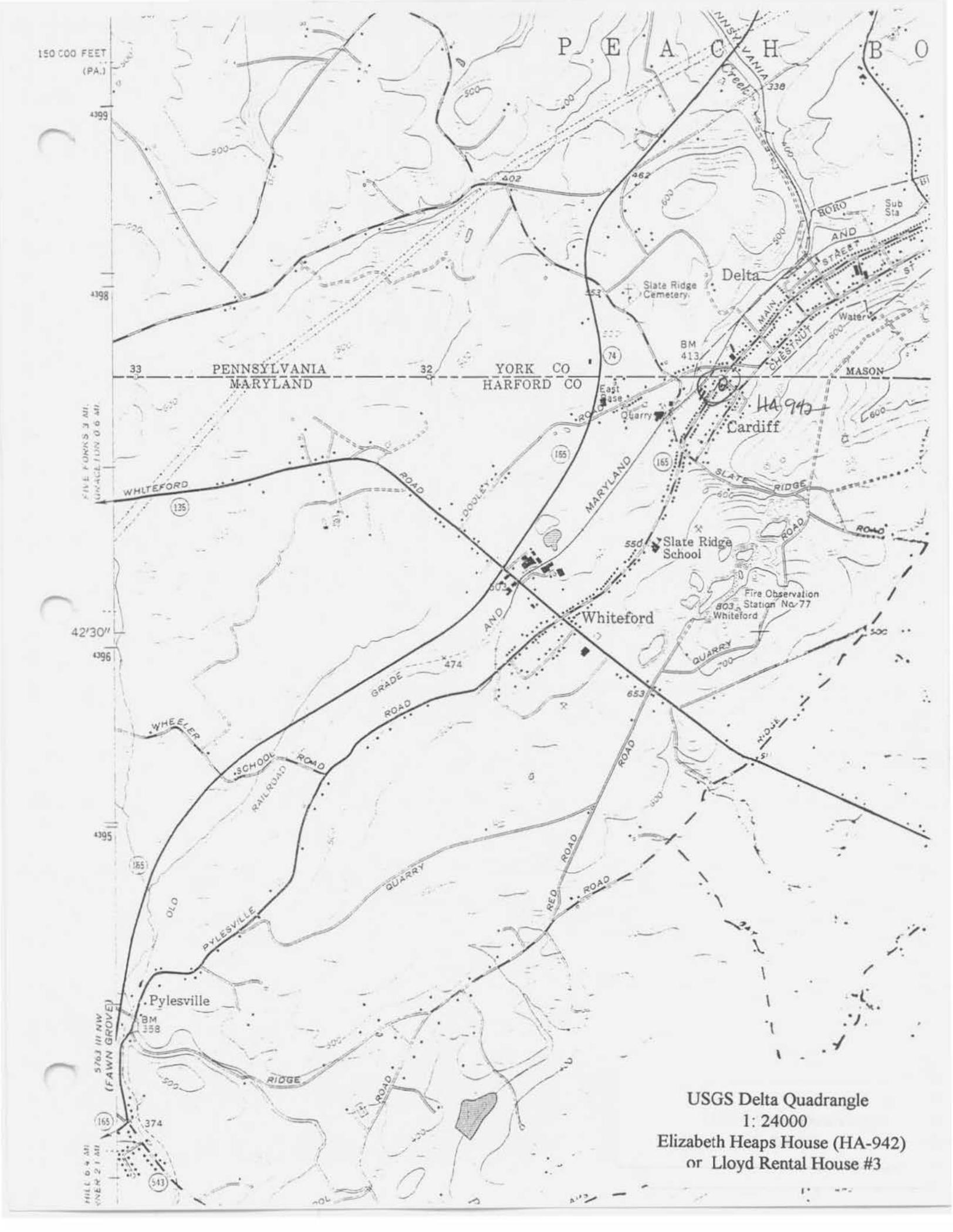
5763 III NW  
(FAWN GROVE)

374

HILL 0.4 MI  
OVER 2.1 MI

USGS Delta Quadrangle  
1: 24000

Elizabeth Heaps House (HA-942)  
or Lloyd Rental House #3





#A 942

Documented as Elizabeth Heaps House (see note)

Harford County, Maryland

Dianne Klein

3/95

Maryland SHPO

~~Chris Weeks, Harford County Planning & Zoning~~

View South from Church Street

1/3





HA 942

Documented a Chapin's Bluffs (see notes)  
Stafford County, Maryland  
Dianne - bla.

3/95

Maryland HPO  
~~Chris Weeks, Stafford County, Planning & Zoning~~  
1/4 mi Southwest from Church Street

3/3



HA 942

231A

Elizabeth Heaps' house

HP 5/72  
388