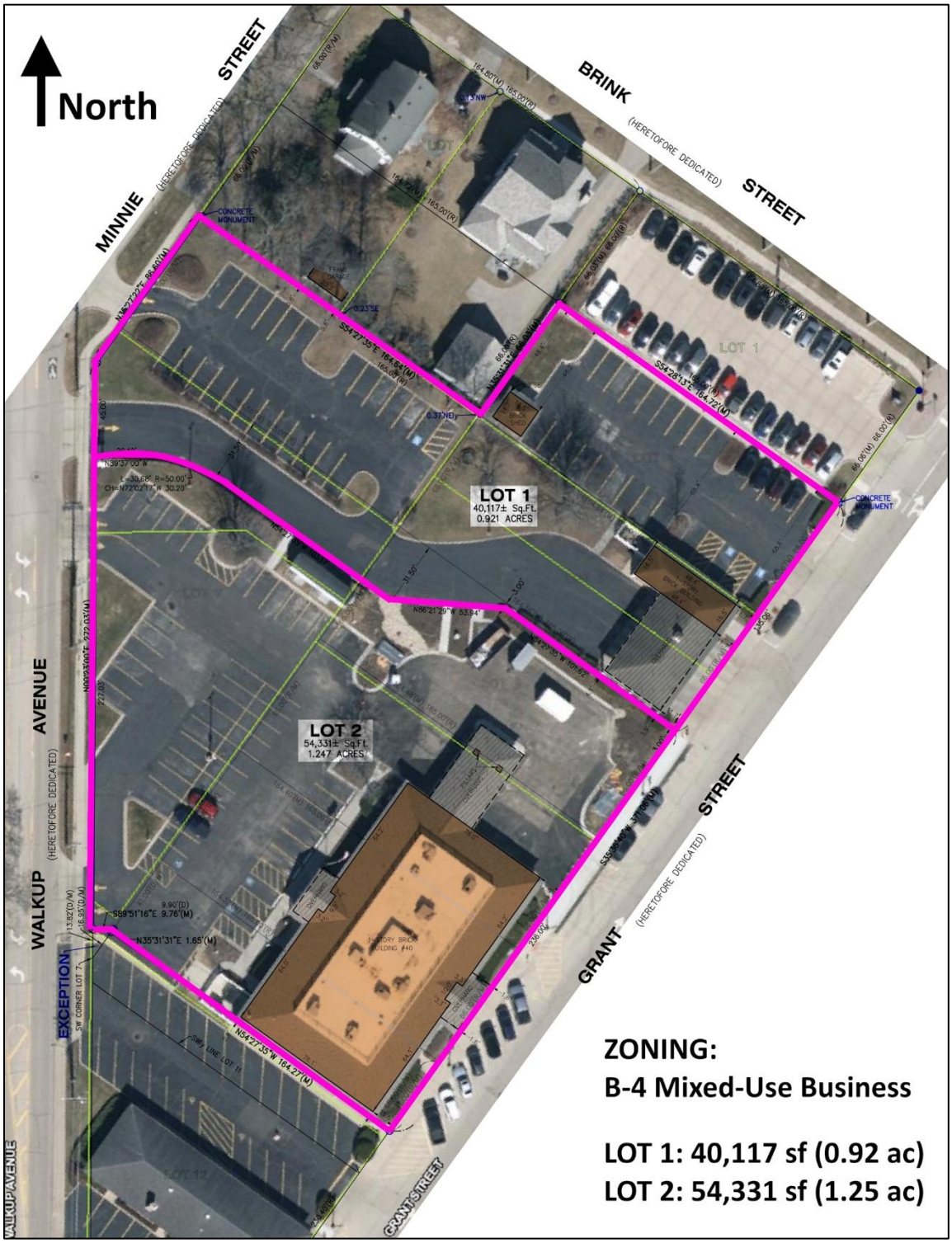
#2026-185 Crystal Lake Home State Bank Subdivision
40-50 Grant St. – Final Plat of Resubdivision
Project Review for Planning and Zoning Commission

Meeting Date:	October 7, 2026	
Requests:	Final Plat of Resubdivision for a 2-lot subdivision.	
Location:	40-50 Grant Street	
Acreage:	Approximately 2.17 acres	
Existing Zoning:	B-4 Mixed-Use Business District	
Surrounding Properties:	North:	B-4 Mixed-Use Business District
	South:	B-4 Mixed-Use Business District
	East:	B-4 Mixed-Use Business District
	West:	O Office & R-O Residential Office Districts
Staff Contact:	Darrell Moore (815.356.3612)	

Background:

- The property consists of six lots and two partial lots to be resubdivided into two lots. The lots to be resubdivided were created under the Original Plat of Nunda.
- The property contains a bank (Home State Bank) with attached drive-through and a detached bank drive-through facility.
- With a recent drive-through addition to the main bank building, the standalone drive-through facility is no longer needed. A subdivision is required before Home State Bank can sell the "excess land" containing the drive-through, because portions of it extend across lots shared by the main bank.
- This request qualifies as a minor plat of subdivision. Minor plats of subdivision are subdivisions of land into 10 lots or less, comprise of one phase and do not require any public improvement (installation of roadway, sidewalks or street trees) are reviewed by the Planning and Zoning Commission and City Council.



Development Analysis:

General

- Requests: A Final Plat of Resubdivision for a two-lot subdivision.
- Zoning: The site is zoned B-4 Mixed-Use Business District.
- Land Use: The land use map shows the area as Mixed Use.

- Plat of Subdivision:
  - The existing property is comprised of eight lots measuring 94,448 square feet in area. The proposed subdivision will reconfigure the eight lots into two lots measuring 40,117 square feet and 54,331 square feet. Both of these exceed the minimum 5,000 square feet required in the B-4 zoning district.
  - The lot widths of 135 feet and 236 feet exceed the minimum required 50-foot lot width in the B-4 zoning district, making these both conforming lots.
  - Both lots will have access off both Walkup Avenue and Grant Street.

Findings of Fact:

Final Plat of Subdivision
The petitioner is requesting a Final Plat of Resubdivision to reconfigure eight lots into two lots. Final Plats are required to meet the following requirements:

a) Promote the health, safety, morals, convenience, order, prosperity and welfare of the present and future inhabitants of the City by providing for the orderly growth and development of the City;
☐ *Meets* ☐ *Does not meet*

b) Coordinating streets and roads within proposed subdivisions with the City's planned street system, and with other public facilities;
☐ *Meets* ☐ *Does not meet*

c) Providing right-of-way easements for streets and utilities;
☐ *Meets* ☐ *Does not meet*

d) Avoiding congestion and overcrowding, and encouraging the proper arrangement of streets in relation to existing or planned streets;
☐ *Meets* ☐ *Does not meet*

e) Ensuring there is adequate open space and recreation facilities to serve development;
☐ *Meets* ☐ *Does not meet*

f) Ensuring there is proper recordation of landownership records;
☐ *Meets* ☐ *Does not meet*

g) Installation of any public improvements including water, sewer, storm sewer or detention, parkway trees, and sidewalks;
☐ *Meets* ☐ *Does not meet*

h) Burial of overhead utility lines and all new lines and services in appropriate easements; and
☐ *Meets* ☐ *Does not meet*

i) Ensuring the provision of such other matters as the City Council may deem necessary in order

to protect the general health, safety, and welfare of the City
☐ *Meets* ☐ *Does not meet*

Comprehensive Land Use Plan 2030 Vision Summary Review:

The Comprehensive Plan designates the subject property as Mixed Use, which allows for the existing use as well as a range of retail, office, and residential uses. The following goal is applicable to this request:

Land Use – Residential

Goal: Balance the various land uses within the city to create more compact, mixed-use livable neighborhoods while providing a variety of housing, jobs, transportation options, and business services.

Supporting Actions: Allow for compact and mixed-use growth.

Recommended Action:

If a motion to recommend approval of the petitioner's request is made, the request shall be made with the following conditions:

1. Be consistent with the information and testimony provided by the petitioner in the hearing and the following provided documents:
    a. Application (9/4/26, received 9/10/26)
    b. Plat of Subdivision (Vanderstappen, dated 9/4/26, received 9/10/26)

2. Plat of Subdivision
    a. Prepare a final bond copy of the plat for signatures and recording.

PARCEL IN QUESTION

40-50 Grant Street



ACCELA Civic Platform CRYSTALLAKE DM

PLN-2026-00185
Plat of Subdivision - Home S...
Plat of Subdivision 40-50 Gr...

STATUS
In Review
09/11/2026 by Darrell M...

LOCATION
50 GRANT ST
Crystal Lake, IL 60014

CONTACT
Zukowski, Rogers, Flood ...

WORKFLOW
15 total Task
3 completed 1 active

PLN-2026-00185 - Plat of Subdivision - Home State Bank

Menu Reports Help

My Tasks

PLN-2026-00185

File Date: 09/10/2026

Application Status: In Review

Application Type: Plat of Subdivision

Application Detail: Detail

Description of Work: Plat of Subdivision 40-50 Grant Street Commercial property that currently is the site of Home State Bank. Home State Bank currently operates from the location and seeks to sell off excess land.

Application Name: Plat of Subdivision - Home State Bank

Address: 50 GRANT ST Crystal Lake IL 60014

Owner Name: CRYSTAL LK HOME ST BK

Owner Address: ATTN KATHLEEN M NARUSIS PO BOX 1738 CRYSTAL LAKE IL 600391738

Parcel No: 1432481008

Contact Info:

Name	Organization Name	Contact Type	Status
Craig Krandel	Zukowski Roger...	Attorney	Active

Licensed Professionals Info:

Primary	License Number	License Type	Name	Business Name	Business License #

Job Value: $0.00

Total Fee Assessed: $0.00

Total Fee Invoiced: $0.00

Balance: $0.00

Custom Fields:

GENERAL INFORMATION

Existing Use: Offices
Proposed Use: Mixed Use
Type of Development: Mixed Use
Total Project Area: 2.168
Include Demolition:
Include Tree Removal:

PROJECT INFORMATION

Number of Lots - Proposed: 2
Number of Residential Units - Proposed: _
Number of Non-Residential Units - Proposed: 1
Number of Parking Spaces - Proposed: 30
Impervious Surface - Proposed: 94400

LOCATION INFORMATION

Zoning: b-4
Adjacent Land Use: Mixed Commercial Residential.
Historic Status: No
Site Description: Commercial property that currently is the site of Home State Bank. Home State Bank currently operates from the location and seeks to sell off excess land.
Location Info - Address if applicable: 50 Grant Street

Vanderstappen
Land Surveying, Inc.
www.vandersinc.com
1316 N. Madison St.
Woodstock, Illinois 60098
ph. 815-337-8310 fax 815-337-8314
"Always faithful to the property line"

FINAL PLAT OF SUBDIVISION

CRYSTAL LAKE HOME STATE BANK

Being a Resubdivision of Lots 4, 5, 6, 8, 9, 10, and part of Lots 7 and 11 in Block 16 in Original Plat of Nunda, being a part of the East Half of the Southeast Quarter of Section 32, Township 44 North, Range 8 East of the Third Principal Meridian, in McHenry County, Illinois.

ZONED B-4 Mixed-Use Business

CITY OF CRYSTAL LAKE



RECORDER'S CERTIFICATE

STATE OF ILLINOIS)
) SS
COUNTY OF McHENRY)

This instrument filed for record in the Recorder's office of McHenry County, Illinois, on this

_____ day of _____, 20__ A.D., at ___ o'clock __M. and

recorded as Document Number: _____

_____
County Recorder

COUNTY CLERK'S CERTIFICATE

STATE OF ILLINOIS)
) SS
COUNTY OF McHENRY)

I, _____, County Clerk in McHenry County, Illinois do hereby certify that there are no delinquent general taxes, no unpaid current general taxes, no unpaid forfeited taxes, and no redeemable tax against any of the land included in the Plat.

I further certify that I have received all statutory fees in connection with the Plat.

Given under my hand and seal of the County at Woodstock, Illinois,

this _____ day of _____, 20__ A.D.

_____
McHenry County Clerk

SURFACE WATER DRAINAGE STATEMENT

STATE OF ILLINOIS)
) S.S.
COUNTY OF McHENRY)

I, _____, Owner(s) and I, _____, Professional Engineer of the State of Illinois, do hereby certify that to the best of our knowledge and belief that the drainage of surface waters will not be changed by the construction of this subdivision of any part thereof, or, if such changes occur, adequate provisions have been made for the collection and diversion of such waters into public areas or drains which the subdivider has a right to use, and that such surface waters will not be deposited on adjoining land owners in such concentration as may cause damage to the adjoining property because of the construction of this subdivision.

this _____ day of _____, 20__ A.D.

_____
Owner(s)

_____
Registered Professional Engineer of Illinois

CITY COUNCIL CERTIFICATE

STATE OF ILLINOIS)
) SS
COUNTY OF McHENRY)

Plat approved by the City Council of Crystal Lake, Illinois, this

_____ day of _____, 20__ A.D.

Signed this _____ day of _____ 20__ A.D.

_____
Mayor

Attest: _____
City Clerk

PLANNING AND ZONING COMMISSION CERTIFICATE

STATE OF ILLINOIS)
) SS
COUNTY OF McHENRY)

Approved by the Planning and Zoning Commission of the City of Crystal Lake, Illinois,

this _____ day of _____, 20__ A.D.

_____
Chairman

SURVEYOR'S CERTIFICATE

STATE OF ILLINOIS)
) SS
COUNTY OF McHENRY)

I, _____ an Illinois Registered Land Surveyor, do hereby certify that we have surveyed and subdivided the following described property, and that the Plat as drawn represents said survey and subdivision;

Lots 4, 5, 6, 7, 8, 9, 10, the Northeasterly 41.00 feet of Lot 11 (excepting therefrom that part of Lot 7 being described as follows: Beginning at the Southwest corner of said Lot 7; thence North along the West line of said Lot, 13.82 feet; thence East 9.90 feet to a point in the East line of said Lot, said point being 16.95 feet Northeasterly as measured along said East line from the Place of Beginning; thence Southwesterly along said East line, 16.95 feet to the Place of Beginning) in Block 16 in Original Plat of Nunda, being a part of the East Half of the Southeast Quarter of Section 32, Township 44 North, Range 8 East of the Third Principal Meridian, according to the Plat thereof recorded August 13, 1868, in Book 43 of Deeds, page 296, in McHenry County, Illinois.

I, further certify, that Crystal Lakes Home State Bank Subdivision contains: 2.168 Acres, 94,448± Sq.Ft.

I, further certify, that the property, as described, lies within the corporate limits of the City of Crystal Lake, Illinois, which has adopted a comprehensive plan.

I, further certify; that based upon examination of the Flood Insurance Rate Map of McHenry County, Illinois, Panel #17111C0327J with an effective date of November 16, 2006 indicates subject property residing within Zone "X" an area determined to be outside the 0.2% chance of annual flooding.

I, further certify; that upon completion of construction, concrete monuments, as shown, and 5/8" iron bars are/will be set at all lot corners and points of change in alignment, as required by the Plat Act (765 ILCS 205/1).

I, further certify; that these professional service conforms to the current Illinois Minimum Standards applicable to a Boundary Survey, as it applies to a Final Plat of Subdivision. All distances are given in feet and decimal thereof.

Given under my hand and seal at, Woodstock, Illinois this the 29th, day of July, 2026.

_____
Illinois Registered Professional Land Survey No.
Vanderstappen Land Surveying, Inc.
Design Firm No. 184-002792

TRUSTEE'S OWNER'S CERTIFICATE

STATE OF ILLINOIS)
) SS
COUNTY OF McHENRY)

_____, as Trustee under the provisions of Trust Agreement

dated _____, 20___, and known as Trust No. _____, is the Owner of a portion the land described in the Surveyor's Certificate on the foregoing Plat of Subdivision, that the trustee has caused said land to be surveyed, subdivided and platted as shown by the foregoing plat, for the uses and purposes therein set forth, as prescribed by the statutes of the State of Illinois, and acknowledges said plat and adopts the same in witness whereof said _____, a Banking Corporation of the State of Illinois, hath hereto caused its seal to be affixed and its presents to be signed

To the best of our knowledge and belief, Crystal Lakes Home State Bank Subdivision, as hereby created and shown on the Plat of Subdivision are within the School District(s) and known as:

Crystal Lake Consolidated School District #47
Community High School District #55

by _____ its _____ and attested by

_____, its Trust Officer,

this _____ day of _____,A.D., 20___.

BY: _____

Title: _____

Attest: _____
Trust Officer

NOTARY CERTIFICATE

STATE OF ILLINOIS)
) S.S.
COUNTY OF McHENRY)

I, _____, a Notary Public in and for said County, in the State aforesaid, do hereby certify that _____, personally known to me to be the _____ of _____ corporation, and _____ personally known to me to be the _____ of said corporation, and personally known to me to be the same persons whose names are subscribed to the foregoing instrument appeared before me this day in person and severally acknowledged that as such _____ and _____signed and delivered the said instrument as _____ and _____ of said corporation, and caused the Corporate Seal of said corporation to be affixed thereto, pursuant to the authority given by the Board of Directors of said corporation as their own free and voluntary act, and as the free and voluntary act and deed of said corporation, for uses and purposes therein set forth, Given under my hand and Notarial Sea

this _____ day of _____, A.D., 20_____.

_____ _____
Notary Public My Commission Expires

LEGEND	
✖	FOUND CROSS
●	FOUND IRON BAR
○	FOUND IRON PIPE
⊗	FOUND MAG NAIL
⊘	MANHOLE
⊛	SET CROSS
◉	SET IRON BAR
⊗	SET MAG NAIL
(D)	DEED
(R)	RECORD
(M)	MEASURE

30' 0' 30' 60'
SCALE: 1" = 30'

CLIENT: ZUKOWSKI, ROGERS, FLOOD & MCARDLE
DRAWN BY: SES CHECKED BY: _____
SCALE: 1"=30' SEC. 32 T. 44 R. 8 E.
BASIS OF BEARING: IL EAST ZONE NAD83 (2011)
P.I.N.: **
JOB NO.: 260545 I.D. FPS
FIELDWORK COMP.: 7/17/26 BK. ___ PG. ____
ALL DISTANCES SHOWN IN FEET AND DECIMAL PARTS THEREOF CORRECTED TO 68° F. REF: _____

**P.I.N.:
14-32-481-005
14-32-481-006
14-32-481-007
14-32-481-008
14-32-481-009
14-32-481-010
14-32-481-011

REVISIONS			
NO.	DATE	DESCRIPTION	BY
1	9/4/26	SUBDIVISION NAME	SES

CRYSTAL LAKE HOME STATE BANK | SHEET NO. 1 OF 1

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