FAMILY RELOCATION GUIDE

Fluvanna County, Virginia

Palmyra • Lake Monticello • 22963

Room to breathe, lake days, and a practical line to Charlottesville.



PREPARED OCTOBER 2026 · BUYER PLANNING EDITION

Country space with a connected core

Fluvanna’s everyday pattern is simple: homes spread across a rural county, with the Palmyra–Lake Monticello area acting as the practical center for schools, groceries, dining, recreation and primary care.

2026–27 REAL ESTATE TAX
$0.755
per $100 of assessed value

ILLUSTRATIVE ANNUAL TAX
$3,398
on a $450,000 assessment, before relief or special programs

CHARLOTTESVILLE PLANNING
≈30 min
from the Lake Monticello area in typical conditions; test at commute time

THREE ANCHORS TO UNDERSTAND

Palmyra / 22963

County-seat services, schools, historic civic buildings, farms and wooded acreage.

Lake Monticello

A gated lake-and-golf community with beaches, recreation and the area’s densest neighborhood pattern.

Thomas Jefferson Parkway

The main route toward Pantops and Charlottesville; many daily-needs businesses cluster near the lake gates.

OWNERSHIP COSTS TO MODEL

- County real estate tax is billed twice yearly; verify current due dates with the Treasurer.
- Residential personal property tax is $4.10 per $100 for FY2027.
- Homes outside public utility areas may rely on private well and septic.
- Lake Monticello homes add association dues, rules and possible fees.
- Insurance pricing can vary by roof, water proximity, private roads and outbuildings.

Tax estimate: $450,000 ÷ 100 × $0.755 = $3,397.50 annually. Assessments and rates can change; confirm the actual parcel record and current bill.

The public-school path changes by grade

Fluvanna County Public Schools organizes the elementary years by grade level rather than keeping every child in one neighborhood elementary building.

Kindergarten–Grade 2 · Central Elementary School
3340 Central Plains Rd, Palmyra VA 22963 · (434) 589-8318

Grades 3–4 · Carysbrook Elementary School
9172 James Madison Hwy, Fork Union VA 23055 · (434) 842-1241

Grades 5–7 · Fluvanna Middle School
3717 Central Plains Rd, Palmyra · (434) 510-1000

Grades 8–12 · Fluvanna County High School
1918 Thomas Jefferson Pkwy, Palmyra VA 22963

EXTENDED DAY

FCPS Extended Education at Central Elementary serves children from age 4 through grade 7, with before- and after-school windows. Confirm current enrollment, transportation and hours.

TOUR QUESTIONS

- Bus stop and ride time for the exact address
- Special education and gifted-service delivery
- Sports, clubs and after-school transportation
- Device, meal and activity-fee policies

Address-specific confirmation required. School boundaries, transportation eligibility, programs and grade configurations can change. Verify the parcel with Fluvanna County Public Schools before relying on a listing description.

Build childcare around the commute

In a spread-out county, the “best” program is often the one that aligns with work direction, pickup coverage and sibling school locations.

NATURAL STEPS CHILD DEVELOPMENT CENTER

64 Toby Way, Palmyra · (434) 589-5891

Childcare from infancy through pre-K. Ask about waitlists, classroom ratios, meals and closure calendars.

EFFORT CHRISTIAN SCHOOL & PRESCHOOL

Palmyra-area faith-based option. Confirm current grade offerings, admissions timeline and transportation.

FORK UNION MILITARY ACADEMY

All-boys college-preparatory boarding school serving grades 7–12.

PO Box 278, Fork Union VA 23055 · (800) 462-3862

HOME-BASED CARE & CAMPS

Availability can be hyperlocal. Search Virginia’s licensed-childcare database, then ask neighbors about drive patterns and backup-care realities.

A PRACTICAL DUE-DILIGENCE CALL SHEET

- [ ] Next opening for your child’s age
- [ ] Registration and supply fees
- [ ] Earliest drop-off / latest pickup
- [ ] Holiday and weather closures
- [ ] Summer coverage and camp weeks
- [ ] School-bus compatibility
- [ ] Meals, allergies and medication policies
- [ ] Sibling priority and waitlist terms

Programs, tuition and openings change quickly. Treat every childcare or private-school listing as a starting point and confirm directly before choosing a home around it.

04 · NEIGHBORHOOD FIT

Choose the lifestyle before the floor plan



Lake Monticello · community lake setting

LAKE MONTICELLO

Gated, amenity-rich, and more neighborhood-oriented than most of the county. The community centers on a 352-acre lake, beaches, golf, racquet sports, playgrounds and club facilities.

Lake life · HOA · Gated

PALMYRA COUNTRYSIDE & ACREAGE

Wooded lots, farms, workshops and privacy. Check road maintenance, internet, well yield, septic records, agricultural uses and drive times.

HISTORIC PALMYRA / CIVIC CORE

Close to county services and the courthouse district, with a quieter village feel and fewer commercial conveniences than suburban Charlottesville.

NORTHEAST / ZION CROSSROADS SIDE

Useful for I-64 and larger retail runs. Exact travel times depend heavily on the home’s road network.

ONE COUNTY, DIFFERENT RHYTHMS

A five-mile difference can change school-bus time, internet options, grocery direction and whether you feel lake-centered or land-centered.

HOA confirmation required. For Lake Monticello and any other association, review the current resale certificate, dues, special assessments, rental rules, architectural standards, gate access, boat rules and amenity eligibility before removing contingencies.

Trail mornings, river afternoons, lake weekends



Pleasant Grove · historic house and park landscape

PLEASANT GROVE PARK

271 Pleasant Grove Dr, Palmyra

The county’s outdoor hub spans more than 925 acres and includes 20+ miles of multi-use trails, athletic fields, picnic shelters, a dog park, river access and the Pleasant Grove House museum.

Hike · Bike · Horse · Dog park

RIVANNA RIVER ACCESS

The park’s eastern trailhead connects visitors to the river beach and trail network. Check water conditions and current access notices before launching or swimming.

LAKE MONTICELLO RECREATION

Residents may have access to beaches, boating, golf, pool and racquet facilities under current association rules and fees.

RURAL-ROAD REALITY

Not every road has shoulders, sidewalks or streetlights. If walking or cycling matters, test the exact route rather than relying on map distance.

BRING ON A SHOWING DAY

Trail shoes, bug spray, a mobile speed-test app and enough time to drive the school–grocery–work loop.

Park hours, trail conditions, beach access and amenity rules are seasonal and subject to change. Check county and association notices before planning.

06 · FAMILY RHYTHM

A year here feels pleasantly outdoors-first

Fluvanna rewards families who like a little room, a slower weekend, and enough structure to make the most of each season.

SPRING

TRAILS + MARKET SEASON

Walk Pleasant Grove before the heat, watch community calendars for the farmers' market, and test muddy-road access at acreage properties.

SUMMER

WATER-CENTERED WEEKENDS

Lake beaches, boating and shaded river outings become the easy default. Ask about guest rules, boat storage and swim access before buying.

FALL

FIELDS, FESTIVALS + FOOTBALL

School events, community festivals and cooler trail days make fall one of the easiest times to learn the county's social rhythm.

WINTER

LIBRARY DAYS + PREPAREDNESS

Build a cozy routine around story times and local programs, and learn your road's snow-removal and outage pattern.

LOW-FRICTION WEEKEND PLAN

Saturday morning

Pleasant Grove trail loop, dog park or youth game.

Saturday lunch

Local Eats, Hometown Grill or a Lake Monticello-area casual stop.

Saturday afternoon

Lake time for residents, a library program, or a Charlottesville outing.

Sunday reset

Groceries near the lake gates, fuel up, and prep for the week's longer drives.

Events and market dates vary by season. Confirm schedules with Fluvanna County, the library and the relevant venue.

Local favorites cover the basics

The Palmyra–Lake Monticello area has a useful cluster of casual dining; Charlottesville and Zion Crossroads fill in specialty shopping, entertainment and big-box needs.

Villa Nova's	Pizza / Italian 265 Turkeysag Trl
Gia Italian Restaurant	Italian 198 Turkeysag Trl
Hometown Grill	American grill 63 Market Street
Wahoo BBQ	Barbecue 10 Centre Ct
El Vaquero West	Mexican 102 Joshua Ln
Local Eats	Farm-to-table café 74 Joshua Ln
Golden China Express	Chinese 264 Turkeysag Trl
Asian Cafe	Sushi / Asian 265 Turkeysag Trl
Lakeside Restaurant & Takeout	Lake community 41 Ashlawn Blvd

BEST FIRST ERRAND TEST

Drive from the house to groceries, pharmacy, school pickup and your preferred Charlottesville route at the times you will actually use them.

DAILY NEEDS

Groceries, pharmacy and service businesses cluster along Thomas Jefferson Parkway near the Lake Monticello gates.

REGIONAL RUN

Zion Crossroads adds larger retail choices north of Palmyra.

FULL-DAY ERRANDS

Charlottesville and Pantops offer the widest hospital, specialty retail and entertainment mix.

Restaurant hours, ownership, menus and service models change. Confirm before making a special trip.

Know the service map before you commit

FLUVANNA COUNTY LIBRARY

214 Commons Blvd, Palmyra · (434) 589-1400

Story times, children's programming, study space and community resources. Published hours vary by day; check before visiting.

UVA LAKE MONTICELLO PRIMARY CARE

77 Market St Ste E, Palmyra · (434) 589-9030

Primary care for children through older adults. Confirm new-patient status and same-day availability.

SENTARA PALMYRA MEDICAL ASSOCIATES

33 Rebecca Dr, Palmyra · (434) 654-4680

Another local primary-care option; check insurance participation directly.

URGENT + EMERGENCY PLANNING

MedExpress Pantops · 260 Pantops Ctr, Charlottesville · (434) 244-3027. For emergency care, many residents plan around UVA Medical Center in Charlottesville.

UTILITIES AND CONNECTIVITY

- ☐ Well inspection, yield and water quality
- ☐ Septic permit, capacity and pump history
- ☐ Provider-specific internet speed at address
- ☐ Cell signal inside the house and on roads
- ☐ Generator, propane and outage history
- ☐ Trash, recycling and road maintenance

Transportation: Plan on a car-dependent lifestyle. Public transit is limited, and Lake Monticello does not offer an internal public bus service. Confirm medical hours and routing before an urgent need.

09 · BUYER WORKSHEET

Compare the life the house creates

Use this page for every finalist. The right home should work on a Tuesday morning, not only during a quiet Sunday showing.

- [ ] School assignment verified for exact parcel
- [ ] Bus stop and estimated ride time
- [ ] Commute tested during peak traffic
- [ ] Grocery / pharmacy drive tested
- [ ] Internet provider and speed confirmed
- [ ] Cell service tested inside and outside
- [ ] Well inspection and water test reviewed
- [ ] Septic permit, capacity and history reviewed
- [ ] Road maintenance responsibility confirmed
- [ ] Flood, drainage and easements reviewed
- [ ] HOA resale packet and current dues reviewed
- [ ] Rental, boat, gate and architectural rules reviewed
- [ ] Outbuilding / livestock uses verified
- [ ] Insurance quote obtained for exact property
- [ ] Emergency-care route understood
- [ ] Resale fit and future flexibility considered

PLAN YOUR FLUVANNA MOVE

Make the shortlist address-specific.

Mazi Vogler · mazi@cvillehomefinder.com
CvilleHomeFinder.com · www.charlottesvilleluxury.homes

SCHEDULE A FREE CONSULTATION

This guide is a planning aid, not a substitute for school, tax, HOA, zoning, inspection, insurance or legal verification.

Start with official sources

Details change. Use these organizations to verify the current answer for the exact property, school year and move date.

Fluvanna County government
Tax rates, assessments, zoning, parks, permits and county services · fluvannacounty.org

FY2027 tax-rate resolution
Fluvanna County Board of Supervisors minutes, April 8, 2026

Fluvanna County Public Schools
School locations, enrollment, transportation and Extended Education · fluco.org

Lake Monticello Owners' Association
Current dues, resale packets, rules, gate access and amenities · lmoa.org

Fluvanna County Library
Hours, story times and family programming · fcplva.org

Healthcare
UVA Health, Sentara and MedExpress provider listings; confirm hours, insurance and patient status directly.

Image credits
Virginia Department of Historic Resources — Fluvanna County Courthouse Historic District
Virginia Department of Historic Resources — Pleasant Grove
Lake Monticello aerial image: Thomas Jefferson Foundation / Monticello image library.

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Rates and public information reflect sources reviewed for this edition. Property conditions, assignments, programs, dues, access rules and business hours can change. Confirm all material facts with the responsible authority and documents for the specific address.

TOWN REALTY | TOWN LUX
Mazi Vogler · mazi@cvillehomefinder.com
CvilleHomeFinder.com · www.charlottesvilleluxury.homes