

LOUISA COUNTY · ZIP 22942

Zion Crossroads, Virginia

A practical family relocation guide

Interstate access, country edges, everyday convenience and property-by-property decisions.

Prepared October 2026. Confirm school assignment, taxes, HOA terms, utilities, hours and fees before relying on them.

PREPARED FOR YOU BY

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START HERE

Louisa-side living at a glance

Zion Crossroads sits where US-15 and US-250 meet near I-64. This guide focuses on Louisa County addresses in ZIP 22942.

22942	I-64	$0.72	$2.07
ZIP CODE FOCUS	EAST-WEST ANCHOR	FY2027 REAL ESTATE / $100	FY2027 RESIDENTIAL PERSONAL PROPERTY / $100

What daily life feels like

Retail, fuel, services and casual dining cluster near the interchange. Spring Creek creates a residential center; beyond it, the landscape becomes more rural and road-dependent.

What to verify first

- Louisa County parcel record
- Exact school assignment
- HOA or road-maintenance obligations
- Water, sewer, well and septic
- Broadband at the address

Real-estate tax snapshot

$2,880	$4,320	$5,760
$400,000 ASSESSMENT	$600,000 ASSESSMENT	$800,000 ASSESSMENT

Illustrations use Louisa County's adopted FY2027 rate of $0.72 per $100. Assessment, exemptions, relief programs, special charges and future rates can change the bill.

Cost means more than the mortgage

Compare taxes, HOA and club charges, well or septic care, internet installation, fuel, insurance and the cost of your routine drive.

EDUCATION

The Louisa County public-school path

Moss-Nuckols Elementary serves the growing Zion Crossroads area. Middle- and high-school students continue within Louisa County Public Schools.

Elementary
Moss-Nuckols Elementary
Grades PK-5

>

Middle
Louisa County Middle
Grades 6-8

>

High
Louisa County High
Grades 9-12

Moss-Nuckols Elementary

2055 Courthouse Rd, Louisa, VA 23093
(540) 967-1347

Louisa County Middle

1009 Davis Hwy, Mineral, VA

Louisa County High

757 Davis Hwy, Mineral, VA

Compare the full school day

Ask about bus stop, ride time, arrival, dismissal, after-school care, activities and the annual calendar.

School assignment requires address-specific confirmation

Do not infer assignment from ZIP code, subdivision name or a listing field. Verify the complete property address with Louisa County Public Schools before writing an offer, and re-check if boundary changes are under review.

Childcare and private-school planning

Options are spread across Louisa County and the Charlottesville region. Confirm openings, transportation, tuition, calendar coverage and the actual peak-hour drive.

Spring Creek anchors the residential picture

The area's choices range from an amenitized golf community to rural acreage and newer homes near the commercial corridor.

HOME SETTING	WHAT TO COMPARE
Spring Creek	Gated community centered on a private golf club. Confirm the exact section, current HOA resale packet, mandatory charges, amenity eligibility and any separate club membership.
Interchange corridor	Convenience to shopping and I-64. Check road noise, lighting, turning access, pedestrian connections and approved future development.
Green Springs edge	Historic rural landscape and larger parcels. Review easements, land use, road maintenance, well, septic and internet.
Rural 22942	Privacy and space with a more car-dependent routine. Time school, medical and grocery trips from the exact driveway.
New construction	Review builder documents, completion timeline, warranties, HOA startup costs and what surrounding parcels may become.

HOA confirmation

- Current dues and transfer fees
- Reserve and budget information
- Architectural and rental rules
- Amenity and guest access

Rural-property confirmation

- Well yield and water quality
- Septic records and capacity
- Private-road obligations
- Internet and cellular signal

HOA details are address-specific

Community marketing and old listings are not governing documents. Read the current resale packet and fee schedule for the exact property.

PARKS, TRAILS & WEEKENDS

Local recreation expands into Louisa County



Green Spring, near the Green Springs National Historic Landmark District. Photo: Virginia Department of Historic Resources.

Green Springs landscape

The nearby historic district is a preserved rural landscape best appreciated respectfully from public roads. Individual properties are privately owned; do not treat the district as a public park.

Spring Creek recreation

The private golf club is the community's signature amenity. Golf, sports-club and social access depend on current membership and HOA terms.

Louisa County programs

County Parks, Recreation & Tourism offers athletics, fitness, classes, after-school recreation and seasonal programming. Locations may require a drive from 22942.

Lake Anna State Park

A regional day-trip for trails, picnicking, fishing, boating, camping and seasonal swimming. Check current operations, fees and water conditions before leaving.

Do the Saturday test

Drive from the home to one recreation stop, one grocery stop and one family activity. That loop reveals whether the location feels conveniently central or too car-dependent.

RESTAURANTS & SHOPPING

Everyday errands cluster near Routes 15 and 250



Freedom Drive shops illustrate the area's interchange-centered retail pattern. Photo: Andrew Shurtleff / Virginia Business.

Core shopping

Walmart Supercenter and Lowe's anchor the commercial cluster, with fuel, pharmacy, quick-service dining and neighborhood services nearby.

Local orientation points

Crescent Inn	Long-running breakfast and American comfort-food stop.
El Mariachi	Mexican dining near the crossroads.
Il Castello	Italian dining near the retail corridor.
Hilltop Produce & Seafood	Locally operated produce and seafood market along US-250.

Broader shopping

Charlottesville expands retail, dining and specialty care to the west; Short Pump and Richmond expand the selection to the east.

Build one realistic errand loop

Run grocery, pharmacy, school, medical and evening-dining stops in the order your household would actually use them.

Business ownership, menus and hours change. Confirm directly before making plans.

COMMUTE

I-64 is the advantage; the driveway-to-interchange leg decides the fit

Charlottesville lies west and Richmond lies east on I-64. US-15 and US-250 shape the local approach, but no area-wide drive time can stand in for your exact route.

Westbound test

Drive to the actual Charlottesville, UVA or Albemarle destination during your normal arrival window. Include parking and the local road from the home.

Eastbound test

Test Short Pump or Richmond travel at the relevant time. Record where interchange and incident delays have no practical shortcut.

ROUTE CHECK	WHAT TO RECORD
Home to I-64	Minutes, turns, road width, lighting and school-bus traffic
School run	Drop-off route, return leg and bus alternative
Evening errands	Left-turn access, congestion and parking
Medical route	Preferred urgent care or hospital plus one backup route
Weather plan	Flood-prone or steep roads and a realistic alternate

Two-drive rule

Drive the route once at peak time and once after dark. A home that looks close on a map may feel different when the local road, interchange and final parking step are included.

Public transportation is not the default

Plan household mobility around driving unless you have confirmed a specific commuter or rideshare option that works for the address and schedule.

FAMILY EXTRAS

Plan the support system before move-in day

Parks and programs

Review Louisa County athletics, classes, after-school recreation, summer programs and registration deadlines. The program site may be outside 22942.

Health care

Choose a pediatrician or primary-care practice, identify after-hours guidance, and test routes to urgent and emergency care before you need them.

Library access

Confirm the nearest Louisa County library branch, card eligibility, children's programming, study space and pickup options.

Childcare

Ask about waitlists, school-calendar coverage, transportation, summer care and the peak-hour drive from the home.

Pets

Identify a veterinarian, emergency clinic, boarding option and HOA or property restrictions before the move.

Digital readiness

Verify internet provider, service tier, installation timing and mobile signal at the exact address - not just the road.

New-family setup list

School registration, medical records, library card, childcare backup, internet installation, utility transfers and one tested emergency route.

Zion Crossroads works best when the home, school path and daily route line up - not simply when the pin is close to I-64.

PROPERTY COMPARISON

Use the same checklist at every home

Identity & taxes

- Confirm Louisa County parcel
- Match legal and mailing address
- Check current assessment
- Estimate real-estate tax

Schools & routine

- Verify exact assignment
- Time the school route
- Ask about bus stop and ride
- Test work and evening errands

Property systems

- Public service or well/septic
- Broadband at the address
- Drainage and road maintenance
- Insurance considerations

HOA & future

- Review resale packet and budget
- Confirm dues and transfer fees
- Check amenity eligibility
- Review nearby development

Property scorecard

PROPERTY	SCHOOL	COMMUTE	TAXES + HOA	UTILITIES	WEEKEND FIT
_____	____ / 5	____ / 5	____ / 5	____ / 5	____ / 5
_____	____ / 5	____ / 5	____ / 5	____ / 5	____ / 5
_____	____ / 5	____ / 5	____ / 5	____ / 5	____ / 5

Before an offer

Ask for a one-page property brief comparing school assignment, estimated taxes, HOA, utilities, broadband, commute and surrounding plans.

YOUR NEXT STEP

See Zion Crossroads address by address

The right home is the one where the school path, property systems, commute and weekend life work together.

A focused tour compares

- Spring Creek and non-HOA options
- New construction and established homes
- School route and commute
- Taxes, dues and utilities
- Retail convenience and rural privacy

Bring to the consultation

- Preferred move window
- Work and school destinations
- Monthly comfort range
- Must-have home features
- Top three lifestyle priorities

SCHEDULE A FREE CONSULTATION

Build your Zion Crossroads short list.

Get a property-specific comparison and a tour plan built around your family's real routine.

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Schedule a Free Consultation ›

This guide is informational and is not legal, tax, school-placement, medical or HOA advice. Verify material facts with the responsible authority.

REFERENCE DESK

Sources & verification links

Information was compiled October 16, 2026. Use these starting points to re-check changing details for a specific property.

County, taxes & schools

1. Louisa County FY2027 budget notice
2. Louisa County Public Schools

Community

1. Spring Creek Golf Club
2. TownCville - Spring Creek
3. Homes.com - Zion Crossroads local guide

Parks & historic landscape

1. Louisa County Parks & Recreation
2. Lake Anna State Park
3. Virginia DHR - Green Spring

Photo sources

1. Spring Creek image source page
2. Freedom Drive image source page
3. Green Spring image source page

Confirm for every address

- Parcel, assessment and current rates
- School assignment
- HOA documents and charges
- Utilities and broadband