Progress is on the march in the Fredericksburg area, but some folks say it can take a hike.

"All they're doing is asking us for more money for all the new people who are moving in," said Clyde Knight, owner of Todds Tavern Market in rural central Spotsylvania County.

However, other people welcome the shopping centers and franchise stores that are sprouting from the red earth around and beyond Interstate 95.

"We don't like traffic, but I think this is wonderful," Stafford County resident Pat Tudor said while shopping at the new Massaponax Outlet Center off I-95 in Spotsylvania.

Call it growth or call it sprawl, rapid development in the Fredericksburg-Spotsylvania-Stafford area is causing emotional reactions in the region.

The growth provides new stores and entertainment, worsens traffic, creates jobs, pushes up taxes and property values and turns rolling farmland into subdivisions and fast-food stores.

It also raises questions of importance in this area and statewide: Is growth good or bad? What kind do you want? How much? How do you manage it?

Located midway between Richmond and Washington, the Fredericksburg area may be the fastest developing region of the state.

Consider the following from recently released census figures:

* Spotsylvania grew 79.3 percent -- the biggest percentage jump in Virginia -- from 31,995 residents in 1980 to 57,403 in 1990.

* Stafford grew 51.3 percent -- third in the state in terms of percentage growth -- during the period, from 40,470 to 61,236.

* Fredericksburg, slowed by higher property costs and a sewer-connection moratorium in the late 1980s, grew 7.1 percent, from 17,762 to 19,027.

The growth is caused mainly by Washington-area employees who move to this area to take advantage of cheaper housing costs.

For example, Brad Daughtry figures he saves $300 monthly on rent by commuting by bus from Fredericksburg to his Washington marketing job. He rises at 5 a.m., leaves home at 5:50, gets back about 7:20 p.m. and goes to bed about 9:30.

"It's exhausting," Daughtry said. "Some people do it for eight or nine years. That astounds me."

Spotsylvania Supervisor Emmitt B. Marshall said, "A lot of people from Northern Virginia sell a home for $400,000 and come down here and build the same home for $200,000."

Area home costs generally decline $1,000 for each mile the buyer moves south, said Stafford County Administrator C.M. Williams Jr.

Still, newcomers with ample incomes are driving up local real estate prices.

The average home sales price for this area jumped 45 percent from $87,675 in 1987 to $127,480 in 1990, a Virginia Commonwealth University business school survey shows.

By contrast, Northern Virginia house prices increased 25 percent and Richmond-area prices went up 29 percent during the period.

The growth puts a strain on local services and taxpayers' ability to pay for them. Schools must be built. Recreational and other services must be expanded. More police must be hired. Libraries must be built. Water must be provided and sewage disposed.

All of that translates to higher taxes in the three localities. In Spotsylvania, for example, the average property owner's real estate tax bill nearly doubled during the past four years. The owner of a house valued at $90,000 in 1987 paid $630 in taxes. The tax rose to about $1,098 in 1990 because of rising assessments and tax rates, according to a spokesman for the county assessor's office.
The growth also creates traffic. "The No. 1 complaint we get from constituents is the traffic problem," said Spotsylvania Supervisor Tim Gronau, a homebuilder.

Some 16-foot-wide secondary roads carry 20,000 cars a day, Gronau said. State Route 3 at I-95 looks like a budding Midlothian Turnpike in Chesterfield County.

Like many local officials, Gronau blames the state for not improving roads fast enough.

One well-known Fredericksburg resident, writer Florence King, said Northern Virginia is exporting not only its residents but its suburban sprawl. "It's awful," said Miss King, author of the best-selling book "Southern Ladies and Gentlemen." "I'm going to move. . . . I like the kind of place where all the young people leave and everyone else sits on their porches with their guns across their knees."

Many people are drawn to this area by Fredericksburg's small-town atmosphere and the counties' rural charm. But development threatens those very attractions.

This "quality-of-life" concern arises in suburbanizing areas across the state. One day you wake up and "there's no longer a distinctive character to your locality," said Rupert Friday, a staff member for the Chesapeake Bay Foundation, an environmental group.

Development also destroys wildlife habitats. "Wildlife are part of the quality of life," Friday said. "Look at the number of people who like to bird-watch or fish."

Growth also can affect the aesthetic nature of Civil War battle sites that dot the area. For example, Salem Church was the scene of part of the Battle of Chancellorsville in 1863. The brick church sits on a lot owned by the National Park Service on state Route 3 just west of I-95.

"The church is lost in a sea of shopping centers and gas stations," said Maria Burks, superintendent of the Fredericksburg and Spotsylvania National Military Park. The Park Service wants growth around its sites to be less offensive -- buffered by shrubs, for example.

On the plus side, the building boom has brought supermarkets and pharmacies, movie theaters, even a comedy club. "It's bringing things we never had before in a small town," said one Spotsylvania shopper.

Growth also can mean jobs -- in construction and in the new businesses that go up. "Growth is good for the economy in general," said David J. Saunders, a Fredericksburg civil engineer whose work depends largely on construction.

For many people in this area, a slowdown caused by the recession is the problem now. Unemployment since 1986 had hovered around 4 percent in Spotsylvania and below 3 percent in Stafford.

Last year, however, the figures rose to 5.7 percent in Spotsylvania (7.2 percent in December) and 3.4 percent in Stafford (4.8 percent in December).

"The governing body is not receiving calls by people complaining about growth," said Spotsylvania Supervisor Marshall. "They're saying, 'We don't have any jobs.' "

Officials of both counties expect heavy growth again when the recession ends. Fredericksburg expects continued moderate growth. A planned commuter rail for the area also may stimulate development.

Local officials say they don't want to stop growth -- and couldn't if they did. They want to manage it.

In Spotsylvania, that means concentrating growth in the northeast, the suburban fringe around Fredericksburg. In Stafford, it means directing growth mainly to the north -- nearest Northern Virginia -- and to the southern fringe around Fredericksburg.

Both counties say they want to preserve the rural nature of their outlying areas. But growth pressures are strong there, too. One approach each county takes is to require a minimum lot size -- five acres in Spotsylvania, three in Stafford -- for homes built in the most rural areas.

Some people favor clustering homes built in rural areas to leave more land open. In Fauquier County, for example, developers in some areas can put homes on only 15 percent of a subdivision's land. The rest is open, perhaps as farms or forests.

Georgia H. Herbert, a Fauquier supervisor and environmental lawyer, said maintaining rural land can help the local budget.

"Cows and trees don't get on the school bus," she said.

Clustering has not gained favor so far in Spotsylvania and Stafford. Marshall, the Spotsylvania supervisor, said space created by clustering would probably serve "three-wheelers and horses," not farmers.

A study in the mid-1980s by an economist for the Warrenton-based Piedmont Environmental Council showed residential growth strains local budgets because of the services required, while commercial and rural uses more than pay for themselves.
However, commercial and industrial growth barely pay for themselves if they draw new residents, according to council President Robert T. Dennis.

"We have questioned the saw that growth builds the tax base and benefits all of us," Dennis said. Many areas are "growing like crazy, and nobody's taxes are going down."

(The study did not include the Fredericksburg area.)

Spotsylvania and Stafford officials aim to follow comprehensive plans, which are general guides to future land use. The plans suggest, for example, what areas should be rural, residential or commercial.

But developers sometimes propose projects that violate the plans. For the plans to work -- and for growth to be properly managed -- elected officials must have the courage to pass up seemingly attractive projects to preserve a locality's character, say managed-growth advocates.

"You have to be prepared to say 'no' to somebody," said Stephen H. Manster, executive director of the Rappahannock Area Development Commission, a regional planning group.

On the other hand, Spotsylvania County Administrator L. Kimball Payne III said, "No one wants anyone to tell them what to do with their land."

Local officials also say they want the General Assembly to give them more tools to manage growth, such as the right to charge developers impact fees -- charges to help offset the costs of new services.

Growth in this area is simply one example of development that is changing Virginia, especially in the rapidly growing "Golden Crescent."

Virginia's population grew 15.7 percent from 1980 to 1990, from 5.3 million to 6.2 million, 12th in the country in percentage terms. More than 90 percent of that growth occurred in the "Crescent" -- roughly northern, eastern and parts of Central Virginia.

The rapid growth means greater planning is needed on the state level, said Del. W. Tayloe Murphy Jr., D-Westmoreland County. He is chairman of the Commission on Population Growth and Development, which is studying a possible statewide planning process.

Murphy believes Virginia needs to find a way to direct some of its growth to its declining western areas.

State officials need to say, "What do we want (Virginia) to be like? What is our vision of the future?" Murphy said. "It's essential if the next generation is going to have anything."

Growing pains are real right now at Todds Tavern. A power substation recently went up beside Todds Tavern Market. Just to the west, 76 homes are to be built. About six miles northwest, the 2,800-acre Fawn Lake community will feature nearly 1,500 homes costing up to $1 million each.

Knight, the store owner, said, "There ain't nowhere to hunt around here anymore, so I quit. . . . I don't like it, but there ain't much you can do about it."

Added customer Carl Woodward, a retired maintenance man: "When you live in the country, you expect to enjoy the country. There's no more country to it."

Tomorrow: Despite a sharp drop in population and business setbacks, residents of the Alleghany Highlands cherish their local traditions and seek a way to reverse their declining fortunes.