to build downtown what it costs \$1.00 to build in the suburbs, and that's ignoring all the hassles." For this reason and others, developers operate on an extremely tilted playing field, one that discourages inner-city investment in favor of exurban Greenfield development. Thus, while it is the first rule of regional planning to concentrate growth in existing urban centers, many factors conspire against doing so, including fragmented property ownership, title problems, inappropriate zoning, higher land costs, deteriorating or inadequate infrastructure, environmental contamination, historic preservation limitations, complex regulatory frameworks, unwieldy permitting processes, neighborhood politics, opposition to gentrification, and higher taxes, to name a few. As a result of these disincentives, inner-city development tends to attract only those investors who are either altruistically motivated or efficient manipulators of government subsidies. Until the disincentives are eliminated, the inner city will continue to be outperformed by the outer suburbs.

Investment security

Owing to single-use zoning and deed restrictions, suburbia offers developers and purchasers enormous predictability regarding their investment. If a family buys a single-family house in a new subdivision, it can be certain that it will never be surrounded by anything but single-family houses. Similar assurance can be found in an office park. Whether or not the result is something to celebrate, it is certainly comforting.

In contrast, the risk associated with urban development can be summed up in a single word: dingbat. A dingbat is a type of small apartment building, popular throughout the Sun Belt, which sits on stilts over a parking lot—a direct outcome of the ubiquitous American on-site parking requirement. The construction of a single dingbat on a street of row houses is all that is necessary to bring down the real estate value of the entire block. Yet, in many cities, there is nothing to stop this from occurring. Zoning has a history of changing over time with little regard to building compatibility. Moreover, most zoning codes, focused on numbers and ratios rather than on physical form, can't tell the difference between a dingbat and a block of row houses, as they may be statistically identical. For better or worse, the city will not be able to compete against the suburb for risk-averse investors until it can provide the same level of protection against dingbats and their ilk. Without physical predictability, there can be no investment security.

The best way to ensure predictability in downtown neighborhoods is with an urban code. This cannot be a conventional words-and-numbers zoning code, focusing only on uses and square feet, but must instead be a physically based code that visually describes the building's volume, articulation, and relationship to the street—in other words, its building type. This code should ensure that all building types are pedestrian-friendly, and that buildings are located near buildings of similar type. It should also specify the building's alignment, in order to shape public spaces. This discipline is especially important in areas of mixed use, as it is a consistent streetscape that makes different uses compatible. Such a code is not difficult to write, but it requires an approach to city planning that has fallen out of use in recent years. Rather than specifying what it doesn't want, this code specifies what it does want, which implies a degree of proactive physical vision that is currently rare among urban planning and zoning boards. One such urban code is the Traditional Neighborhood Development Ordinance, which is currently being used and imitated by municipalities nationwide.

In certain instances, it makes sense to complement the urban code with a second document, an architectural code. Cities and neighborhoods hoping to achieve a high degree of harmony in building style—either to protect and enhance their historic character or to develop a new character of their own—can benefit from a code that addresses building materials, proportions, colors, and other surface design issues. Charleston, Santa Barbara, Nantucket, and Santa Fe are well-known places that owe their success in part to architectural coding.

The good news about these codes is that once they are evolved and enacted, processing can be simplified dramatically. Because these codes are prescriptive rather than proscriptive, buildings that correspond to their specific physical criteria can be permitted automatically and allowed to move forward immediately. To assist in this process, city planning and building departments must be encouraged to see themselves as an enabling staff rather than a regulatory staff.* Instead of fighting

^{*} Ideally, each developer submittal should be handled by a single contact, and all of the necessary approvals should be integrated into a single process, such that zoning, architectural, historic preservation, public works, environmental, and all other reviews occur simultaneously. TEAM LinG