

# **Community Capital: Its Sources and Functions in Communities of Heart**

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The expansion of community capital is a means of sustained community renewal. Community capital incorporates three elements that are found in or holds the potential to be found in any community of heart: Natural, Human and Social, Financial and Institutional.

## **Natural Capital**

The community is located in a natural environment that is beautiful and filled with yet untouched natural resources. The community may have (and often will have) a history of significant exploitation of natural resources (e.g. lumber, mining, agriculture) and often is faced with major challenges regarding the repairing of the natural resources that have been exploited and replacing revenues generated by this exploitation. Yet, it is committed to building a sustainable natural environment and recognizes that much of the distinctive appeal of this community for those who live in the community or visit the community (as tourists) comes from this natural environment.

## **Human and Social Capital**

The community is actively engaged in one or more initiatives that helps to expand the presence of and use of human and social (connectiveness) capital to address the pressing issues and needs of the community. Human and social capital is expanded and engaged through educational programs, appreciation of existing (but previously unacknowledged or non-engaged) expertise, skills, knowledge, motivation and wisdom in the community.

## **Financial and Institutional Capital**

The community is actively considering or is already making use of its financial resources (community banks, community foundations, government-funded demonstration projects, etc.) and is actively considering or is already creating collaborative initiatives involving major institutions in the community (education, health, human services, churches, etc.)

A community is vital and “heartful” when there are rocks, marbles and sand in the community. The rocks are major institutions (such as businesses, schools, banks, government agencies). Marbles are the small organizations that make the community attractive and diverse (such as art centers, museums, nature preserves, sports facilities). Finally, there is the sand which is to be found in the informal and often unplanned activities and interpersonal interactions that contribute to the warmth in a the

community (such as the way in which people walk with a feeling of safety through the streets, the way in which people care about the appearance of their homes and businesses, the way in which new residents are welcomed to the community rather than being isolated).