Form 990 — Department of the Treasury, Internal Revenue Service

Return of Organization Exempt From Income Tax

Under section 501(c), 527, or 4947(a)(1) of the Internal Revenue Code (except black lung benefit trust or private foundation)

▶ The organization may have to use a copy of this return to satisfy state reporting requirements

OMB No 1545-0047

2004

Open to Public Inspection

A For the 2004 calendar year, or tax year beginning JUL 1, 2004 and ending JUN 30, 2005

B Check if applicable: ☐ Address change ☐ Name change ☐ Initial return ☐ Final return ☐ Amended return ☐ Application pending

Please use IRS label or print or type. See Specific Instructions.

C Name of organization: HOUSATONIC VALLEY ASSOCIATION

Number and street (or P O box if mail is not delivered to street address): ROUTE 7, PO BOX 28 — Room/suite

City or town, state or country, and ZIP + 4: CORNWALL BRIDGE, CT 06754

D Employer identification number: 06-6049295

E Telephone number: 860 672-6678

F Accounting method: ☐ Cash [X] Accrual ☐ Other (specify) ▶

• Section 501(c)(3) organizations and 4947(a)(1) nonexempt charitable trusts must attach a completed Schedule A (Form 990 or 990-EZ).

H and I are not applicable to section 527 organizations.

H(a) Is this a group return for affiliates? ☐ Yes [X] No

H(b) If "Yes," enter number of affiliates ▶

H(c) Are all affiliates included? N/A ☐ Yes ☐ No (If "No," attach a list)

H(d) Is this a separate return filed by an organization covered by a group ruling? ☐ Yes [X] No

I Group Exemption Number ▶

G Website: ▶WWW.HVATODAY.ORG

J Organization type (check only one) ▶ [X] 501(c) (3) ◀ (insert no) ☐ 4947(a)(1) or ☐ 527

K Check here ▶ ☐ if the organization's gross receipts are normally not more than $25,000. The organization need not file a return with the IRS; but if the organization received a Form 990 Package in the mail, it should file a return without financial data **Some states require a complete return.**

M Check ▶ ☐ if the organization is **not** required to attach Sch B (Form 990, 990-EZ, or 990-PF).

L Gross receipts Add lines 6b, 8b, 9b, and 10b to line 12 ▶ 879,364.

Part I Revenue, Expenses, and Changes in Net Assets or Fund Balances

Revenue	1	Contributions, gifts, grants, and similar amounts received				
	a	Direct public support	1a	572,449.		
	b	Indirect public support	1b			
	c	Government contributions (grants)	1c			
	d	Total (add lines 1a through 1c) (cash $ 564,229. noncash $ 8,220.)			1d	572,449.
	2	Program service revenue including government fees and contracts (from Part VII, line 93)			2	11,204.
	3	Membership dues and assessments			3	60,299.
	4	Interest on savings and temporary cash investments			4	1,322.
	5	Dividends and interest from securities			5	
	6 a	Gross rents SEE STATEMENT 1	6a	9,252.		
	b	Less rental expenses SEE STATEMENT 2	6b	7,304.		
	c	Net rental income or (loss) (subtract line 6b from line 6a)			6c	1,948.
	7	Other investment income (describe ▶)			7	
	8 a	Gross amount from sales of assets other than inventory — (A) Securities / (B) Other	8a			
	b	Less cost or other basis and sales expenses	8b			
	c	Gain or (loss) (attach schedule)	8c			
	d	Net gain or (loss) (combine line 8c, columns (A) and (B))			8d	
	9	Special events and activities (attach schedule) If any amount is from gaming, check here ▶ ☐				
	a	Gross revenue (not including $ 0. of contributions reported on line 1a)	9a	223,020.		
	b	Less direct expenses other than fundraising expenses	9b	93,973.		
	c	Net income or (loss) from special events (subtract line 9b from line 9a) SEE STATEMENT 3			9c	129,047.
	10 a	Gross sales of inventory, less returns and allowances	10a			
	b	Less cost of goods sold	10b			
	c	Gross profit or (loss) from sales of inventory (attach schedule) (subtract line 10b from line 10a)			10c	
	11	Other revenue (from Part VII, line 103)			11	1,818.
	12	**Total revenue** (add lines 1d, 2, 3, 4, 5, 6c, 7, 8d, 9c, 10c, and 11)			12	778,087.
Expenses	13	Program services (from line 44, column (B))			13	661,341.
	14	Management and general (from line 44, column (C))			14	16,097.
	15	Fundraising (from line 44, column (D))			15	73,825.
	16	Payments to affiliates (attach schedule)			16	
	17	**Total expenses** (add lines 16 and 44, column (A))			17	751,263.
Net Assets	18	Excess or (deficit) for the year (subtract line 17 from line 12)			18	26,824.
	19	Net assets or fund balances at beginning of year (from line 73, column (A))			19	525,644.
	20	Other changes in net assets or fund balances (attach explanation)			20	0.
	21	Net assets or fund balances at end of year (combine lines 18, 19, and 20)			21	552,468.

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423001 01-13-05 LHA For Privacy Act and Paperwork Reduction Act Notice, see the separate instructions.

Form 990 (2004)

11591107 798931 0607 2004.06000 HOUSATONIC VALLEY ASSOCIATI 0607___1

Part II Statement of Functional Expenses All organizations must complete column (A). Columns (B), (C), and (D) are required for section 501(c)(3) and (4) organizations and section 4947(a)(1) nonexempt charitable trusts but optional for others.

Do not include amounts reported on line 6b, 8b, 9b, 10b, or 16 of Part I.		(A) Total	(B) Program services	(C) Management and general	(D) Fundraising
22 Grants and allocations (attach schedule) (cash $ ______ noncash $ ______)	22				
23 Specific assistance to individuals (attach schedule)	23				
24 Benefits paid to or for members (attach schedule)	24				
25 Compensation of officers, directors, etc	25	0.	0.	0.	0.
26 Other salaries and wages	26	435,414.	381,215.	10,855.	43,344.
27 Pension plan contributions	27	6,385.	5,561.	69.	755.
28 Other employee benefits	28	20,280.	17,882.	654.	1,744.
29 Payroll taxes	29	36,409.	31,914.	864.	3,631.
30 Professional fundraising fees	30				
31 Accounting fees	31				
32 Legal fees	32				
33 Supplies	33	18,471.	17,154.	104.	1,213.
34 Telephone	34	6,937.	6,321.	51.	565.
35 Postage and shipping	35	9,768.	5,394.	37.	4,337.
36 Occupancy	36	20,242.	17,922.	380.	1,940.
37 Equipment rental and maintenance	37				
38 Printing and publications	38	25,030.	16,531.	77.	8,422.
39 Travel	39	11,239.	10,606.	133.	500.
40 Conferences, conventions, and meetings	40	4,384.	4,058.	27.	299.
41 Interest	41	1,298.	1,094.	29.	175.
42 Depreciation, depletion, etc (attach schedule)	42	20,401.	16,059.	1,773.	2,569.
43 Other expenses not covered above (itemize)					
a	43a				
b	43b				
c	43c				
d	43d				
e SEE STATEMENT 4	43e	135,005.	129,630.	1,044.	4,331.
44 Total functional expenses (add lines 22 through 43) Organizations completing columns (B)-(D), carry these totals to lines 13-15	44	751,263.	661,341.	16,097.	73,825.

Joint Costs. Check ▶ [X] if you are following SOP 98-2

Are any joint costs from a combined educational campaign and fundraising solicitation reported in **(B)** Program services? ▶ [X] Yes [ ] No

If "Yes," enter (i) the aggregate amount of these joint costs $ 2,800. , (ii) the amount allocated to Program services $ 1,904. ,
(iii) the amount allocated to Management and general $ ______ , and (iv) the amount allocated to Fundraising $ 896.

Part III Statement of Program Service Accomplishments

What is the organization's primary exempt purpose? ▶
ENVIRONMENTAL EDUCATION

All organizations must describe their exempt purpose achievements in a clear and concise manner State the number of clients served, publications issued, etc Discuss achievements that are not measurable (Section 501(c)(3) and (4) organizations and 4947(a)(1) nonexempt charitable trusts must also enter the amount of grants and allocations to others)

	Program Service Expenses (Required for 501(c)(3) and (4) orgs , and 4947(a)(1) trusts, but optional for others)
a SEE STATEMENT 5 (Grants and allocations $)	176,913.
b SEE STATEMENT 6 (Grants and allocations $)	150,193.
c WATER PROTECTION - VARIOUS PROGRAMS TO MONITOR WATER QUALITY WITHIN THE HOUSATONIC RIVER AND ITS TRIBUTARIES (Grants and allocations $)	182,450.
d DEVELOPMENT OF GEOGRAPHIC INFORMATION SYSTEMS TO ASSIST WITH LAND AND DEVELOPMENT PLANNING (Grants and allocations $)	37,430.
e Other program services (attach schedule) STATEMENT 7 (Grants and allocations $)	114,355.
f **Total of Program Service Expenses** (should equal line 44, column (B), Program services) ▶	661,341.

Part IV Balance Sheets

Note: *Where required, attached schedules and amounts within the description column should be for end-of-year amounts only.*				(A) Beginning of year		(B) End of year
Assets	45	Cash - non-interest-bearing		48,827.	45	66,957.
	46	Savings and temporary cash investments		137,215.	46	122,520.
	47 a	Accounts receivable	47a 79,081.			
	b	Less. allowance for doubtful accounts	47b	50,105.	47c	79,081.
	48 a	Pledges receivable	48a			
	b	Less. allowance for doubtful accounts	48b		48c	
	49	Grants receivable			49	
	50	Receivables from officers, directors, trustees, and key employees			50	
	51 a	Other notes and loans receivable	51a			
	b	Less. allowance for doubtful accounts	51b		51c	
	52	Inventories for sale or use			52	
	53	Prepaid expenses and deferred charges		1,575.	53	1,750.
	54	Investments - securities ▶ ☐ Cost ☐ FMV			54	
	55 a	Investments - land, buildings, and equipment basis	55a			
	b	Less accumulated depreciation	55b		55c	
	56	Investments - other			56	
	57 a	Land, buildings, and equipment basis	57a 579,849.			
	b	Less. accumulated depreciation	57b 268,796.	325,056.	57c	311,053.
	58	Other assets (describe ▶ SEE STATEMENT 8)		7,342.	58	7,592.
	59	**Total assets** (add lines 45 through 58) (must equal line 74)		570,120.	59	588,953.
Liabilities	60	Accounts payable and accrued expenses		11,088.	60	5,965.
	61	Grants payable			61	
	62	Deferred revenue			62	
	63	Loans from officers, directors, trustees, and key employees			63	
	64 a	Tax-exempt bond liabilities			64a	
	b	Mortgages and other notes payable STMT 9		32,870.	64b	30,000.
	65	Other liabilities (describe ▶ TENANT SECURITY DEPOSIT)		518.	65	520.
	66	**Total liabilities** (add lines 60 through 65)		44,476.	66	36,485.
Net Assets or Fund Balances		**Organizations that follow SFAS 117, check here ▶** [X] and complete lines 67 through 69 and lines 73 and 74				
	67	Unrestricted		161,282.	67	163,761.
	68	Temporarily restricted		27,268.	68	51,435.
	69	Permanently restricted		337,094.	69	337,272.
		Organizations that do not follow SFAS 117, check here ▶ ☐ and complete lines 70 through 74				
	70	Capital stock, trust principal, or current funds			70	
	71	Paid-in or capital surplus, or land, building, and equipment fund			71	
	72	Retained earnings, endowment, accumulated income, or other funds			72	
	73	**Total net assets or fund balances** (add lines 67 through 69 or lines 70 through 72, column (A) **must** equal line 19, column (B) **must** equal line 21)		525,644.	73	552,468.
	74	**Total liabilities and net assets / fund balances** (add lines 66 and 73)		570,120.	74	588,953.

Form 990 is available for public inspection and, for some people, serves as the primary or sole source of information about a particular organization How the public perceives an organization in such cases may be determined by the information presented on its return Therefore, please make sure the return is complete and accurate and fully describes, in Part III, the organization's programs and accomplishments

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11591107 798931 0607 2004.06000 HOUSATONIC VALLEY ASSOCIATI 0607___1

Part IV-A Reconciliation of Revenue per Audited Financial Statements with Revenue per Return

a	Total revenue, gains, and other support per audited financial statements ▶	a	879,364.
b	Amounts included on line a but not on line 12, Form 990		
(1)	Net unrealized gains on investments $		
(2)	Donated services and use of facilities $		
(3)	Recoveries of prior year grants $		
(4)	Other (specify): STMT 10 $ 101,277.		
	Add amounts on lines (1) through (4) ▶	b	101,277.
c	Line a minus line b ▶	c	778,087.
d	Amounts included on line 12, Form 990 but not on line a:		
(1)	Investment expenses not included on line 6b, Form 990 $		
(2)	Other (specify): $		
	Add amounts on lines (1) and (2) ▶	d	0.
e	Total revenue per line 12, Form 990 (line c plus line d) ▶	e	778,087.

Part IV-B Reconciliation of Expenses per Audited Financial Statements with Expenses per Return

a	Total expenses and losses per audited financial statements ▶	a	852,540.
b	Amounts included on line a but not on line 17, Form 990		
(1)	Donated services and use of facilities $		
(2)	Prior year adjustments reported on line 20, Form 990 $		
(3)	Losses reported on line 20, Form 990 $		
(4)	Other (specify). STMT 11 $ 101,277.		
	Add amounts on lines (1) through (4) ▶	b	101,277.
c	Line a minus line b ▶	c	751,263.
d	Amounts included on line 17, Form 990 but not on line a:		
(1)	Investment expenses not included on line 6b, Form 990 $		
(2)	Other (specify) $		
	Add amounts on lines (1) and (2) ▶	d	0.
e	Total expenses per line 17, Form 990 (line c plus line d) ▶	e	751,263.

Part V List of Officers, Directors, Trustees, and Key Employees (List each one even if not compensated.)

(A) Name and address	(B) Title and average hours per week devoted to position	(C) Compensation (If not paid, enter -0-.)	(D) Contributions to employee benefit plans & deferred compensation	(E) Expense account and other allowances
SEE ATTACHED SCHEDULE		0.	0.	0.

75 Did any officer, director, trustee, or key employee receive aggregate compensation of more than $100,000 from your organization and all related organizations, of which more than $10,000 was provided by the related organizations? If "Yes," attach schedule ▶ [ ] Yes [X] No

Part VI Other Information

			Yes	No
76	Did the organization engage in any activity not previously reported to the IRS? If "Yes," attach a detailed description of each activity	76		X
77	Were any changes made in the organizing or governing documents but not reported to the IRS? If "Yes," attach a conformed copy of the changes	77		X
78 a	Did the organization have unrelated business gross income of $1,000 or more during the year covered by this return?	78a		X
b	If "Yes," has it filed a tax return on **Form 990-T** for this year? N/A	78b		
79	Was there a liquidation, dissolution, termination, or substantial contraction during the year? If "Yes," attach a statement	79		X
80 a	Is the organization related (other than by association with a statewide or nationwide organization) through common membership, governing bodies, trustees, officers, etc, to any other exempt or nonexempt organization?	80a	X	
b	If "Yes," enter the name of the organization ▶ HVA FOUNDATION, INC. and check whether it is [X] exempt or [ ] nonexempt.			
81 a	Enter direct or indirect political expenditures See line 81 instructions — 81a: 0.			
b	Did the organization file **Form 1120-POL** for this year?	81b		X
82 a	Did the organization receive donated services or the use of materials, equipment, or facilities at no charge or at substantially less than fair rental value?	82a	X	
b	If "Yes," you may indicate the value of these items here Do not include this amount as revenue in Part I or as an expense in Part II (See instructions in Part III) — 82b:			
83 a	Did the organization comply with the public inspection requirements for returns and exemption applications?	83a	X	
b	Did the organization comply with the disclosure requirements relating to quid pro quo contributions?	83b	X	
84 a	Did the organization solicit any contributions or gifts that were not tax deductible?	84a		X
b	If "Yes," did the organization include with every solicitation an express statement that such contributions or gifts were not tax deductible? N/A	84b		
85	*501(c)(4), (5), or (6) organizations.* a Were substantially all dues nondeductible by members? N/A	85a		
b	Did the organization make only in-house lobbying expenditures of $2,000 or less? N/A	85b		
	If "Yes" was answered to either 85a or 85b, **do not** complete 85c through 85h below unless the organization received a waiver for proxy tax owed for the prior year			
c	Dues, assessments, and similar amounts from members — 85c: N/A			
d	Section 162(e) lobbying and political expenditures — 85d: N/A			
e	Aggregate nondeductible amount of section 6033(e)(1)(A) dues notices — 85e: N/A			
f	Taxable amount of lobbying and political expenditures (line 85d less 85e) — 85f: N/A			
g	Does the organization elect to pay the section 6033(e) tax on the amount on line 85f? N/A	85g		
h	If section 6033(e)(1)(A) dues notices were sent, does the organization agree to add the amount on line 85f to its reasonable estimate of dues allocable to nondeductible lobbying and political expenditures for the following tax year? N/A	85h		
86	*501(c)(7) organizations.* Enter: a Initiation fees and capital contributions included on line 12 — 86a: N/A			
b	Gross receipts, included on line 12, for public use of club facilities — 86b: N/A			
87	*501(c)(12) organizations.* Enter: a Gross income from members or shareholders — 87a: N/A			
b	Gross income from other sources (Do not net amounts due or paid to other sources against amounts due or received from them) — 87b: N/A			
88	At any time during the year, did the organization own a 50% or greater interest in a taxable corporation or partnership, or an entity disregarded as separate from the organization under Regulations sections 301.7701-2 and 301 7701-3? If "Yes," complete Part IX	88		X
89 a	*501(c)(3) organizations.* Enter Amount of tax imposed on the organization during the year under section 4911 ▶ 0. , section 4912 ▶ 0. , section 4955 ▶ 0.			
b	*501(c)(3) and 501(c)(4) organizations.* Did the organization engage in any section 4958 excess benefit transaction during the year or did it become aware of an excess benefit transaction from a prior year? If "Yes," attach a statement explaining each transaction	89b		X
c	Enter Amount of tax imposed on the organization managers or disqualified persons during the year under sections 4912, 4955, and 4958 ▶ 0.			
d	Enter Amount of tax on line 89c, above, reimbursed by the organization ▶ 0.			
90 a	List the states with which a copy of this return is filed ▶ CONNECTICUT & MASSACHUSETTS			
b	Number of employees employed in the pay period that includes March 12, 2004 — 90b: 12			
91	The books are in care of ▶ PATIENCE N. LINDHOLM Telephone no. ▶ 860-672-6678			
	Located at ▶ RT 7, CORNWALL BRIDGE, CT ZIP + 4 ▶ 06754			
92	*Section 4947(a)(1) nonexempt charitable trusts filing Form 990 in lieu of* **Form 1041**- Check here ▶ [ ] and enter the amount of tax-exempt interest received or accrued during the tax year ▶ 92: N/A			

Part VII Analysis of Income-Producing Activities (See page 33 of the instructions.)

Note: *Enter gross amounts unless otherwise indicated.*	Unrelated business income		Excluded by section 512, 513, or 514		(E) Related or exempt function income
	(A) Business code	(B) Amount	(C) Exclusion code	(D) Amount	
93 Program service revenue					
a FEES FOR SPECIFIC					
b ENVIRONMENTAL STUDIES					11,204.
c					
d					
e					
f Medicare/Medicaid payments					
g Fees and contracts from government agencies					
94 Membership dues and assessments					60,299.
95 Interest on savings and temporary cash investments			14	1,322.	
96 Dividends and interest from securities					
97 Net rental income or (loss) from real estate					
a debt-financed property	531110	1,948.			
b not debt-financed property					
98 Net rental income or (loss) from personal property					
99 Other investment income					
100 Gain or (loss) from sales of assets other than inventory					
101 Net income or (loss) from special events			05	129,047.	
102 Gross profit or (loss) from sales of inventory					
103 Other revenue					
a NEWSLETTER ADVERTISING					710.
b OTHER					1,108.
c					
d					
e					
104 Subtotal (add columns (B), (D), and (E))		1,948.		130,369.	73,321.
105 Total (add line 104, columns (B), (D), and (E)) ▶					205,638.

Note: *Line 105 plus line 1d, Part I, should equal the amount on line 12, Part I.*

Part VIII Relationship of Activities to the Accomplishment of Exempt Purposes (See page 34 of the instructions.)

Line No. ▼	Explain how each activity for which income is reported in column (E) of Part VII contributed importantly to the accomplishment of the organization's exempt purposes (other than by providing funds for such purposes).
	SEE STATEMENT 12

Part IX Information Regarding Taxable Subsidiaries and Disregarded Entities (See page 34 of the instructions.)

(A) Name, address, and EIN of corporation, partnership, or disregarded entity	(B) Percentage of ownership interest	(C) Nature of activities	(D) Total income	(E) End-of-year assets
	%			
N/A	%			
	%			
	%			

Part X Information Regarding Transfers Associated with Personal Benefit Contracts (See page 34 of the instructions)

(a) Did the organization, during the year, receive any funds, directly or indirectly, to pay premiums on a personal benefit contract? ☐ Yes ☒ No

(b) Did the organization, during the year, pay premiums, directly or indirectly, on a personal benefit contract? ☐ Yes ☒ No

Note: *If "Yes" to (b), file Form 8870 and Form 4720 (see instructions).*

[redacted] accompanying schedules and statements, and to the best of my knowledge and belief, it is true, [redacted] all information of which preparer has any knowledge

4/11/05 ▶ Executive Director

Date | Type or print name and title

	Date	Check if self-	Preparer's SSN or PTIN

[redacted]

SCHEDULE A
(Form 990 or 990-EZ)

Department of the Treasury
Internal Revenue Service

Organization Exempt Under Section 501(c)(3)

(Except Private Foundation) and Section 501(e), 501(f), 501(k), 501(n), or Section 4947(a)(1) Nonexempt Charitable Trust

Supplementary Information-(See separate instructions.)

▶ **MUST be completed by the above organizations and attached to their Form 990 or 990-EZ**

OMB No 1545-0047

2004

Name of the organization: HOUSATONIC VALLEY ASSOCIATION

Employer identification number: 06 6049295

Part I **Compensation of the Five Highest Paid Employees Other Than Officers, Directors, and Trustees**

(See page 1 of the instructions. List each one If there are none, enter "None.")

(a) Name and address of each employee paid more than $50,000	(b) Title and average hours per week devoted to position	(c) Compensation	(d) Contributions to employee benefit plans & deferred compensation	(e) Expense account and other allowances
LYNN WERNER RFD #1, CORNWALL BRIDGE, CT 06754	EXEC DIRECTOR 40	75,000.	1,500.	
LIBA FURHMAN 60 COLONIAL RIDGE, NEW MILFORD, CT 06776	COMM. AFFAIRS 40	60,000.	300.	
Total number of other employees paid over $50,000 ▶	0			

Part II **Compensation of the Five Highest Paid Independent Contractors for Professional Services**

(See page 2 of the instructions. List each one (whether individuals or firms) If there are none, enter "None ")

(a) Name and address of each independent contractor paid more than $50,000	(b) Type of service	(c) Compensation
ROBINSON & COLE, LLP 280 TRUMBULL STREET, HARTFORD, CT 06103	LEGAL, ADVISORY	65,861.
Total number of others receiving over $50,000 for professional services ▶ 0		

Part III Statements About Activities (See page 2 of the instructions)

			Yes	No
1	During the year, has the organization attempted to influence national, state, or local legislation, including any attempt to influence public opinion on a legislative matter or referendum? If "Yes," enter the total expenses paid or incurred in connection with the lobbying activities ▶ $ ______ $ 2,192. (Must equal amounts on line 38, Part VI-A, or line i of Part VI-B) VI-A, LINE 38B	1	X	
	Organizations that made an election under section 501(h) by filing Form 5768 must complete Part VI-A. Other organizations checking "Yes," must complete Part VI-B AND attach a statement giving a detailed description of the lobbying activities			
2	During the year, has the organization, either directly or indirectly, engaged in any of the following acts with any substantial contributors, trustees, directors, officers, creators, key employees, or members of their families, or with any taxable organization with which any such person is affiliated as an officer, director, trustee, majority owner, or principal beneficiary? *(If the answer to any question is "Yes," attach a detailed statement explaining the transactions.)*			
a	Sale, exchange, or leasing of property?	2a		X
b	Lending of money or other extension of credit?	2b		X
c	Furnishing of goods, services, or facilities?	2c		X
d	Payment of compensation (or payment or reimbursement of expenses if more than $1,000)?	2d		X
e	Transfer of any part of its income or assets?	2e		X
3 a	Do you make grants for scholarships, fellowships, student loans, etc ? (If "Yes," attach an explanation of how you determine that recipients qualify to receive payments)	3a		X
b	Do you have a section 403(b) annuity plan for your employees?	3b	X	
4 a	Did you maintain any separate account for participating donors where donors have the right to provide advice on the use or distribution of funds?	4a		X
b	Do you provide credit counseling, debt management, credit repair, or debt negotiation services?	4b		X

Part IV Reason for Non-Private Foundation Status (See pages 3 through 6 of the instructions.)

The organization is not a private foundation because it is (Please check only **ONE** applicable box)

5 ☐ A church, convention of churches, or association of churches Section 170(b)(1)(A)(i)

6 ☐ A school. Section 170(b)(1)(A)(ii) (Also complete Part V)

7 ☐ A hospital or a cooperative hospital service organization Section 170(b)(1)(A)(iii)

8 ☐ A Federal, state, or local government or governmental unit Section 170(b)(1)(A)(v)

9 ☐ A medical research organization operated in conjunction with a hospital Section 170(b)(1)(A)(iii). **Enter the hospital's name, city, and state** ▶ ______

10 ☐ An organization operated for the benefit of a college or university owned or operated by a governmental unit. Section 170(b)(1)(A)(iv) (Also complete the **Support Schedule** in Part IV-A)

11a ☐ An organization that normally receives a substantial part of its support from a governmental unit or from the general public Section 170(b)(1)(A)(vi) (Also complete the **Support Schedule** in Part IV-A)

11b ☐ A community trust Section 170(b)(1)(A)(vi) (Also complete the **Support Schedule** in Part IV-A)

12 ☒ An organization that normally receives. **(1) more than 33 1/3%** of its support from contributions, membership fees, and gross receipts from activities related to its charitable, etc , functions - subject to certain exceptions, and **(2) no more than 33 1/3%** of its support from gross investment income and unrelated business taxable income (less section 511 tax) from businesses acquired by the organization after June 30, 1975 See section 509(a)(2) (Also complete the **Support Schedule** in Part IV-A)

13 ☐ An organization that is not controlled by any disqualified persons (other than foundation managers) and supports organizations described in: (1) lines 5 through 12 above, or (2) section 501(c)(4), (5), or (6), if they meet the test of section 509(a)(2) (See section 509(a)(3))

Provide the following information about the supported organizations (See page 5 of the instructions)

(a) Name(s) of supported organization(s)	(b) Line number from above

14 ☐ An organization organized and operated to test for public safety Section 509(a)(4) (See page 5 of the instructions)

Part IV-A **Support Schedule** (Complete only if you checked a box on line 10, 11, or 12.) **Use cash method of accounting.**
Note: *You may use the worksheet in the instructions for converting from the accrual to the cash method of accounting.*

Calendar year (or fiscal year beginning in) ▶	(a) 2003	(b) 2002	(c) 2001	(d) 2000	(e) Total
15 Gifts, grants, and contributions received (Do not include unusual grants See line 28)	411,629.	625,112.	500,565.	584,981.	2,122,287.
16 Membership fees received	61,855.	66,540.	60,872.	56,970.	246,237.
17 Gross receipts from admissions, merchandise sold or services performed, or furnishing of facilities in any activity that is related to the organization's charitable, etc , purpose	16,630.	7,378.	20,122.	131,390.	175,520.
18 Gross income from interest, dividends, amounts received from payments on securities loans (section 512(a)(5)), rents, royalties, and unrelated business taxable income (less section 511 taxes) from businesses acquired by the organization after June 30, 1975	428.	396.	4,497.	13,212.	18,533.
19 Net income from unrelated business activities not included in line 18					
20 Tax revenues levied for the organization's benefit and either paid to it or expended on its behalf					
21 The value of services or facilities furnished to the organization by a governmental unit without charge Do not include the value of services or facilities generally furnished to the public without charge					
22 Other income Attach a schedule Do not include gain or (loss) from sale of capital assets					
23 Total of lines 15 through 22	490,542.	699,426.	586,056.	786,553.	2,562,577.
24 Line 23 minus line 17	473,912.	692,048.	565,934.	655,163.	2,387,057.
25 Enter 1% of line 23	4,905.	6,994.	5,861.	7,866.	

26 **Organizations described on lines 10 or 11:** a Enter 2% of amount in column (e), line 24 ▶ 26a N/A

b Prepare a list for your records to show the name of and amount contributed by each person (other than a governmental *unit or publicly supported organization) whose total gifts for 2000 through 2003 exceeded the amount shown in line 26a.* **Do not file this list with your return.** Enter the total of all these excess amounts ▶ 26b N/A

c Total support for section 509(a)(1) test Enter line 24, column (e) ▶ 26c N/A

d Add Amounts from column (e) for lines 18 ______ 19 ______ 22 ______ 26b ______ ▶ 26d N/A

e Public support (line 26c minus line 26d total) ▶ 26e N/A

f **Public support percentage (line 26e (numerator) divided by line 26c (denominator))** ▶ 26f N/A %

27 **Organizations described on line 12:** **a** For amounts included in lines 15, 16, and 17 that were received from a "disqualified person," prepare a list for your records to show the name of, and total amounts received in each year from, each "disqualified person " **Do not file this list with your return.** Enter the sum of such amounts for each year:

(2003) 106,155. (2002) 222,500. (2001) 0. (2000) 191,584.

b For any amount included in line 17 that was received from each person (other than "disqualified persons"), prepare a list for your records to show the name of, and amount received for each year, that was more than the **larger** of **(1)** the amount on line 25 for the year or **(2)** $5,000 (Include in the list organizations described in lines 5 through 11, as well as individuals) **Do not file this list with your return.** After computing the difference between the amount received and the larger amount described in **(1)** or **(2)**, enter the sum of these differences (the excess amounts) for each year:

(2003) 0. (2002) 0. (2001) 0. (2000) 0.

c Add. Amounts from column (e) for lines 15 2,122,287. 16 246,237. 17 175,520. 20 ______ 21 ______ ▶ 27c 2,544,044.

d Add Line 27a total 520,239. and line 27b total 0. ▶ 27d 520,239.

e Public support (line 27c total minus line 27d total) ▶ 27e 2,023,805.

f Total support for section 509(a)(2) test Enter amount on line 23, column (e) ▶ 27f 2,562,577.

g **Public support percentage (line 27e (numerator) divided by line 27f (denominator))** ▶ 27g 78.9754%

h **Investment income percentage (line 18, column (e) (numerator) divided by line 27f (denominator))** ▶ 27h .7232%

28 **Unusual Grants:** For an organization described in line 10, 11, or 12 that received any unusual grants during 2000 through 2003, prepare a list for your records to show, for each year, the name of the contributor, the date and amount of the grant, and a brief description of the nature of the grant. **Do not file this list with your return.** Do not include these grants in line 15

NONE

Part V Private School Questionnaire (See page 7 of the instructions.) N/A
(To be completed ONLY by schools that checked the box on line 6 in Part IV)

			Yes	No
29	Does the organization have a racially nondiscriminatory policy toward students by statement in its charter, bylaws, other governing instrument, or in a resolution of its governing body?	29		
30	Does the organization include a statement of its racially nondiscriminatory policy toward students in all its brochures, catalogues, and other written communications with the public dealing with student admissions, programs, and scholarships?	30		
31	Has the organization publicized its racially nondiscriminatory policy through newspaper or broadcast media during the period of solicitation for students, or during the registration period if it has no solicitation program, in a way that makes the policy known to all parts of the general community it serves? If "Yes," please describe, if "No," please explain (If you need more space, attach a separate statement)	31		
32	Does the organization maintain the following			
a	Records indicating the racial composition of the student body, faculty, and administrative staff?	32a		
b	Records documenting that scholarships and other financial assistance are awarded on a racially nondiscriminatory basis?	32b		
c	Copies of all catalogues, brochures, announcements, and other written communications to the public dealing with student admissions, programs, and scholarships?	32c		
d	Copies of all material used by the organization or on its behalf to solicit contributions? If you answered "No" to any of the above, please explain (If you need more space, attach a separate statement)	32d		
33	Does the organization discriminate by race in any way with respect to:			
a	Students' rights or privileges?	33a		
b	Admissions policies?	33b		
c	Employment of faculty or administrative staff?	33c		
d	Scholarships or other financial assistance?	33d		
e	Educational policies?	33e		
f	Use of facilities?	33f		
g	Athletic programs?	33g		
h	Other extracurricular activities? If you answered "Yes" to any of the above, please explain. (If you need more space, attach a separate statement)	33h		
34 a	Does the organization receive any financial aid or assistance from a governmental agency?	34a		
b	Has the organization's right to such aid ever been revoked or suspended? If you answered "Yes" to either 34a or b, please explain using an attached statement	34b		
35	Does the organization certify that it has complied with the applicable requirements of sections 4 01 through 4 05 of Rev Proc 75-50, 1975-2 C B. 587, covering racial nondiscrimination? If "No," attach an explanation	35		

Part VI-A **Lobbying Expenditures by Electing Public Charities** (See page 9 of the instructions.)
(To be completed ONLY by an eligible organization that filed Form 5768)

Check ▶ a ☐ if the organization belongs to an affiliated group. Check ▶ b ☐ if you checked "a" and "limited control" provisions apply

Limits on Lobbying Expenditures (The term "expenditures" means amounts paid or incurred.)		(a) Affiliated group totals	(b) To be completed for ALL electing organizations
		N/A	
36 Total lobbying expenditures to influence public opinion (grassroots lobbying)	36		0.
37 Total lobbying expenditures to influence a legislative body (direct lobbying)	37		2,192.
38 Total lobbying expenditures (add lines 36 and 37)	38		2,192.
39 Other exempt purpose expenditures	39		850,348.
40 Total exempt purpose expenditures (add lines 38 and 39)	40		852,540.
41 Lobbying nontaxable amount Enter the amount from the following table -			
If the amount on line 40 is - / **The lobbying nontaxable amount is -**			
Not over $500,000 / 20% of the amount on line 40			
Over $500,000 but not over $1,000,000 / $100,000 plus 15% of the excess over $500,000			
Over $1,000,000 but not over $1,500,000 / $175,000 plus 10% of the excess over $1,000,000	41		152,881.
Over $1,500,000 but not over $17,000,000 / $225,000 plus 5% of the excess over $1,500,000			
Over $17,000,000 / $1,000,000			
42 Grassroots nontaxable amount (enter 25% of line 41)	42		38,220.
43 Subtract line 42 from line 36 Enter -0- if line 42 is more than line 36	43		0.
44 Subtract line 41 from line 38 Enter -0- if line 41 is more than line 38	44		0.

Caution: *If there is an amount on either line 43 or line 44, you must file Form 4720.*

4-Year Averaging Period Under Section 501(h)

(Some organizations that made a section 501(h) election do not have to complete all of the five columns below. See the instructions for lines 45 through 50 on page 11 of the instructions)

	Lobbying Expenditures During 4-Year Averaging Period				
Calendar year (or fiscal year beginning in) ▶	(a) 2004	(b) 2003	(c) 2002	(d) 2001	(e) Total
45 Lobbying nontaxable amount	152,881.	143,458.	145,302.	138,793.	580,434.
46 Lobbying ceiling amount (150% of line 45(e))					870,651.
47 Total lobbying expenditures	2,192.	1,930.	1,826.	455.	6,403.
48 Grassroots nontaxable amount	38,220.	35,865.	36,326.	34,698.	145,109.
49 Grassroots ceiling amount (150% of line 48(e))					217,664.
50 Grassroots lobbying expenditures					0.

Part VI-B **Lobbying Activity by Nonelecting Public Charities**
(For reporting only by organizations that did not complete Part VI-A) (See page 11 of the instructions) N/A

During the year, did the organization attempt to influence national, state or local legislation, including any attempt to influence public opinion on a legislative matter or referendum, through the use of	Yes	No	Amount
a Volunteers			
b Paid staff or management (Include compensation in expenses reported on lines c through h.)			
c Media advertisements			
d Mailings to members, legislators, or the public			
e Publications, or published or broadcast statements			
f Grants to other organizations for lobbying purposes			
g Direct contact with legislators, their staffs, government officials, or a legislative body			
h Rallies, demonstrations, seminars, conventions, speeches, lectures, or any other means			
i Total lobbying expenditures (Add lines c through h.)			0.

If "Yes" to any of the above, also attach a statement giving a detailed description of the lobbying activities

Part VII **Information Regarding Transfers To and Transactions and Relationships With Noncharitable Exempt Organizations** (See page 11 of the instructions)

51 Did the reporting organization directly or indirectly engage in any of the following with any other organization described in section 501(c) of the Code (other than section 501(c)(3) organizations) or in section 527, relating to political organizations?

			Yes	No
a	Transfers from the reporting organization to a noncharitable exempt organization of			
	(i) Cash	51a(i)		X
	(ii) Other assets	a(ii)		X
b	Other transactions			
	(i) Sales or exchanges of assets with a noncharitable exempt organization	b(i)		X
	(ii) Purchases of assets from a noncharitable exempt organization	b(ii)		X
	(iii) Rental of facilities, equipment, or other assets	b(iii)		X
	(iv) Reimbursement arrangements	b(iv)		X
	(v) Loans or loan guarantees	b(v)		X
	(vi) Performance of services or membership or fundraising solicitations	b(vi)		X
c	Sharing of facilities, equipment, mailing lists, other assets, or paid employees	c		X

d If the answer to any of the above is "Yes," complete the following schedule. Column (b) should always show the fair market value of the goods, other assets, or services given by the reporting organization. If the organization received less than fair market value in any transaction or sharing arrangement, show in column (d) the value of the goods, other assets, or services received: N/A

(a) Line no.	(b) Amount involved	(c) Name of noncharitable exempt organization	(d) Description of transfers, transactions, and sharing arrangements

52 a Is the organization directly or indirectly affiliated with, or related to, one or more tax-exempt organizations described in section 501(c) of the Code (other than section 501(c)(3)) or in section 527? ▶ ☐ Yes ☒ No

b If "Yes," complete the following schedule. N/A

(a) Name of organization	(b) Type of organization	(c) Description of relationship

FORM 990 — RENTAL INCOME — STATEMENT 1

KIND AND LOCATION OF PROPERTY	ACTIVITY NUMBER	GROSS RENTAL INCOME
RENTAL	1	9,252.
TOTAL TO FORM 990, PART I, LINE 6A		9,252.

FORM 990 — RENTAL EXPENSES — STATEMENT 2

DESCRIPTION	ACTIVITY NUMBER	AMOUNT	TOTAL
SALARIES		500.	
OCCUPANCY		2,103.	
INTEREST		9.	
DEPRECIATION		1,345.	
TAXES		1,867.	
INSURANCE		1,480.	
- SUBTOTAL -	1		7,304.
TOTAL TO FORM 990, PART I, LINE 6B			7,304.

FORM 990 — SPECIAL EVENTS AND ACTIVITIES — STATEMENT 3

DESCRIPTION OF EVENT	GROSS RECEIPTS	CONTRIBUT. INCLUDED	GROSS REVENUE	DIRECT EXPENSES	NET INCOME
AUCTION	152,962.		152,962.	48,589.	104,373.
TAG SALE	19,593.		19,593.	19,943.	<350.>
SOCIAL EVENTS	4,600.		4,600.	5,763.	<1,163.>
GOLF BENEFIT	45,865.		45,865.	19,678.	26,187.
TO FM 990, PART I, LINE 9	223,020.		223,020.	93,973.	129,047.

FORM 990 OTHER EXPENSES STATEMENT 4

DESCRIPTION	(A) TOTAL	(B) PROGRAM SERVICES	(C) MANAGEMENT AND GENERAL	(D) FUNDRAISING
CONSULTANTS	49,544.	46,701.	559.	2,284.
PROFESSIONAL FEES	70,604.	69,992.	51.	561.
NON PAYROLL TAXES & INSURANCE	9,256.	7,814.	206.	1,236.
ADVERTISING	327.	327.		
MISCELLANEOUS	5,274.	4,796.	228.	250.
TOTAL TO FM 990, LN 43	135,005.	129,630.	1,044.	4,331.

FORM 990 STATEMENT OF PROGRAM SERVICE ACCOMPLISHMENTS STATEMENT 5

DESCRIPTION OF PROGRAM SERVICE ONE

ENVIRONMENTAL EDUCATION - DEVELOPED AND MAINTAINED AN ENVIRONMENTAL RESOUCE LIBRARY FOR THE WATERSHED; DEVELOPED AND DISTRIBUTED EDUCATIONAL PROGRAMS AND RESOURCE MATERIALS TO EDUCATORS AND COMMUNITY PRESENTATIONS.

	GRANTS	EXPENSES
TO FORM 990, PART III, LINE A		176,913.

FORM 990 STATEMENT OF PROGRAM SERVICE ACCOMPLISHMENTS STATEMENT 6

DESCRIPTION OF PROGRAM SERVICE TWO

WATCH - STUDY AND ALERT COMMUNITY OF POTENTIAL PROBLEMS RELATING TO CONTAMINATION OF WATER SUPPLY; RESOND TO COMPLAINTS THREATENING GROUND WATER AND RIVER QUALITY; REVIEW REPORTS AND DEVELOP SOLUTIONS TO PROBLEMS.

	GRANTS	EXPENSES
TO FORM 990, PART III, LINE B		150,193.

FORM 990 OTHER PROGRAM SERVICES STATEMENT 7

DESCRIPTION	GRANTS AND ALLOCATIONS	EXPENSES
LAND PROTECTION- IDENTIFY CRITICAL HIGH PRIORITY LANDS; INITIATE LAND OWNERS CONTRACTS; PREPARE PLANS THAT MEET NEED OF OWNERS; NEGOTIATE COMPLETION OF REAL ESTATE PACKAGES; PREPARE PLANS FOR AND DEVELOP A GREENWAY THE LENGTH OF THE HOUSTONIC RIVER		114,355.
TOTAL TO FORM 990, PART III, LINE E		114,355.

FORM 990 OTHER ASSETS STATEMENT 8

DESCRIPTION	AMOUNT
DEFERRED LAND SALE COSTS	6,342.
DUE FROM HVA FOUNDATION	1,250.
TOTAL TO FORM 990, PART IV, LINE 58, COLUMN B	7,592.

FORM 990 OTHER NOTES AND LOANS PAYABLE STATEMENT 9

LENDER'S NAME	TERMS OF REPAYMENT
SALISBURY BANK & TRUST	DEMAND

DATE OF NOTE	MATURITY DATE	ORIGINAL LOAN AMOUNT	INTEREST RATE
06/29/05		30,000.	3.20%

SECURITY PROVIDED BY BORROWER	PURPOSE OF LOAN
SAVINGS ACCOUNT	WORKING CAPITAL

RELATIONSHIP OF LENDER

DESCRIPTION OF CONSIDERATION	FMV OF CONSIDERATION	BALANCE DUE
	0.	30,000.
TOTAL INCLUDED ON FORM 990, PART IV, LINE 64, COLUMN B		30,000.

FORM 990 OTHER REVENUE NOT INCLUDED ON FORM 990 STATEMENT 10

DESCRIPTION	AMOUNT
RENT & SPECIAL EVENTS	101,277.
TOTAL TO FORM 990, PART IV-A	101,277.

FORM 990 OTHER EXPENSES NOT INCLUDED ON FORM 990 STATEMENT 11

DESCRIPTION	AMOUNT
RENT & SPECIAL EVENTS	101,277.
TOTAL TO FORM 990, PART IV-B	101,277.

FORM 990 PART VIII - RELATIONSHIP OF ACTIVITIES TO ACCOMPLISHMENT OF EXEMPT PURPOSES STATEMENT 12

LINE	EXPLANATION OF RELATIONSHIP OF ACTIVITIES
93	PROVIDING INFORMATION AND ADVICE ON PROPERTY DEVELOPMENT MAKING IT COMPATIBLE WITH ENVIRONMENTAL OBJECTIVES.
94	MEMBERSHIP ROLLS PROVIDE A LARGE AUDIENCE OF PERSONS CONCERNED ABOUT ENVIRONMENTAL ISSUES AND REPRESENT AN IMPORTANT EXCHANGE BASE.
103	ADVERTISING REVENUES HELP TO DEFRAY THE COST OF PRINTING AND DISTRIBUTING INFORMATIONAL PUBLICATIONS

HOUSATONIC VALLEY ASSOC., INC.
ROUTE 7, P O. BOX 28
CORNWALL BRIDGE, CT 06754

FORM 990
E.I.N. 06-6049295
Y/E 6/30/05

PAGE 3, PART IV, LINE 57, LAND, BUILDINGS AND EQUIPMENT:

	Cost	Accum Depreciation	Net Book
Buildings	$ 166,839	$ 108,440	$ 58,399
Renovations	67,248	56,875	10,373
Furniture & Fixtures	129,556	103,481	26,075
Land	216,206	-	216,206
	$ 579,849	$ 268,796	$ 311,053

Housatonic Valley Assoc., Inc.
Route 7, P.O. Box 28
Cornwall Bridge, CT 06754

Form 990
E.I.N. 06-6049295
Y/E 6/30/05

PAGE 4 PART V - LIST OF OFFICERS, DIRECTORS, TRUSTEES:

Individuals listed below did not receive any compensation or expense account benefits during year ended June 30, 2005.

PRESIDENT
Harmon D. Smith 4 Hours
13 Dolldorf Rd, P.O. Box 224
Kent, CT 06757

VICE PRESIDENT
Allan L. Frew 4 Hours
246 Good Hill Road
Woodbury, CT 06798

VICE PRESIDENT
James S. McInerney, Jr. 2 Hours
34 Glen Avenue
Norwalk, CT 06850

VICE PRESIDENT
Marc J. Taylor 2 Hours
P.O. Box 814
Southbury, CT 06488

SECRETARY
Ellen M. Rosenberg 4 Hours
14 East Brook Court
Bethel, CT 06801

TREASURER
Walter W. Carey 2 Hours
66 Valleywood Road
Cos Cob, CT 06807

Robert C. Alsop
Sky Hill Farm
Tyringham, MA 01264

Chauncey Loomis 2 Hours
Glendale Middle Road, Box 58
Stockbridge, MA 01262

Ecton Manning 2 Hours
49 Painter Ridge Road
Washington, CT 06793

Diane Von Furstenberg 2 Hours
383 Aspetuck Road
New Milford, CT 06776

Michael Nesbitt 2 Hours
202 Wells Hill Road
Lakeville, CT 06039

Einar Lindholm 2 Hours
238 River Road
West Cornwall, CT 06796

Barclay Prindle 2 Hours
99 Calkinstown Road
Sharon, CT 06069

James A. Newman 2 Hours
P.O. Box 222
West Cornwall, CT 06796

Steven J. Whitman 2 Hours
14 Hurds Hill Road
Woodbury, CT 06798

F. Anthony Zunino 2 Hours
38 Flanders Lane
Kent, CT 06757

Christine Baranski
316 Wood Creek Road
Bethlehem, CT 06751

Robert Bailey 2 Hours
144 Buck Rock Road
New Milford, CT 06776

Mara Fizdale
56 Keeler Road
Sharon, CT 06069

Shepley Evans
PO Box 155
Stockbridge, MA 01262

Robert Houlihan
340 S. George Hill Road
Southbury, CT 06488