

THE ASSOCIATED PRESS

HOW AI CAN SUPPORT LOCAL JOURNALISM

Ernest Kung



Range of automation



Process automation

Pushing a story to website and social media simultaneously

Low-risk AI

Templated stories from consistent data feeds; comment moderation

High-risk AI

Writing fresh stories based on prompts using multiple data sources

AGENDA

Introduction

With support from the John S. and James L. Knight Foundation

Research

Five projects

Q+A

LOCAL NEWS RESEARCH



Two types of AI for news

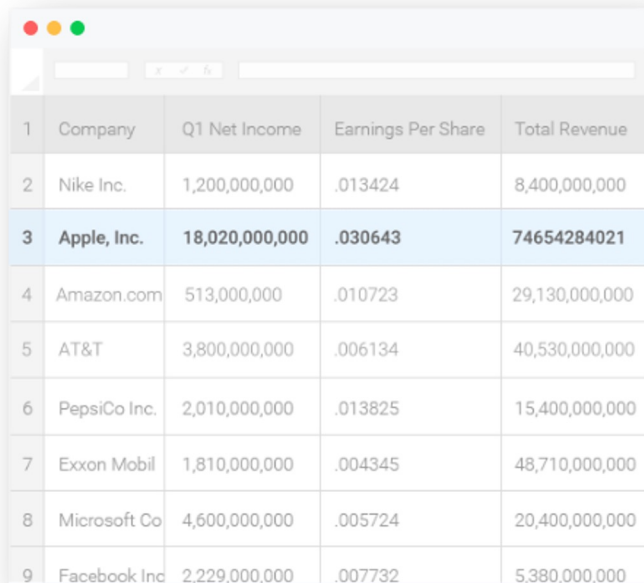
Short-term / story-specific

- The Associated Press
- The Atlanta Journal-Constitution
- Los Angeles Times

Long-term / infrastructure

- DocumentCloud
- Chartbeat
- Coral Project
- Wordsmith (Automated Insights)

News production: Data-to-text



1	Company	Q1 Net Income	Earnings Per Share	Total Revenue
2	Nike Inc.	1,200,000,000	.013424	8,400,000,000
3	Apple, Inc.	18,020,000,000	.030643	74654284021
4	Amazon.com	513,000,000	.010723	29,130,000,000
5	AT&T	3,800,000,000	.006134	40,530,000,000
6	PepsiCo Inc.	2,010,000,000	.013825	15,400,000,000
7	Exxon Mobil	1,810,000,000	.004345	48,710,000,000
8	Microsoft Co	4,600,000,000	.005724	20,400,000,000
9	Facebook Inc	2,229,000,000	.007732	5,380,000,000

ai AUTOMATED
INSIGHTS



Apple tops Wall Street 1Q forecasts

CUPERTINO, Calif. (AP) - Apple, Inc. (AAPL) on Tuesday reported fiscal first-quarter net income of \$18.02 billion. The Cupertino, California-based company said it had profits of \$3.06 per share. The results surpassed Wall Street expectations.



The average estimate of analysts surveyed by Zacks Investment Research was for earnings of \$2.60 per share. The maker of iPhones, iPads and other products posted revenue of \$74.6 billion in the period, also exceeding Street forecasts. Analysts expected \$67.38 billion, according to Zacks. For the current quarter ending in March, Apple said it expects revenue in the range of \$52 billion to \$55 billion. Analysts surveyed by

Groundbreaking report



Artificial Intelligence in Local News

A survey of US newsrooms' AI readiness

By Aimee Rinehart and Ernest Kung
The Associated Press
March 2022

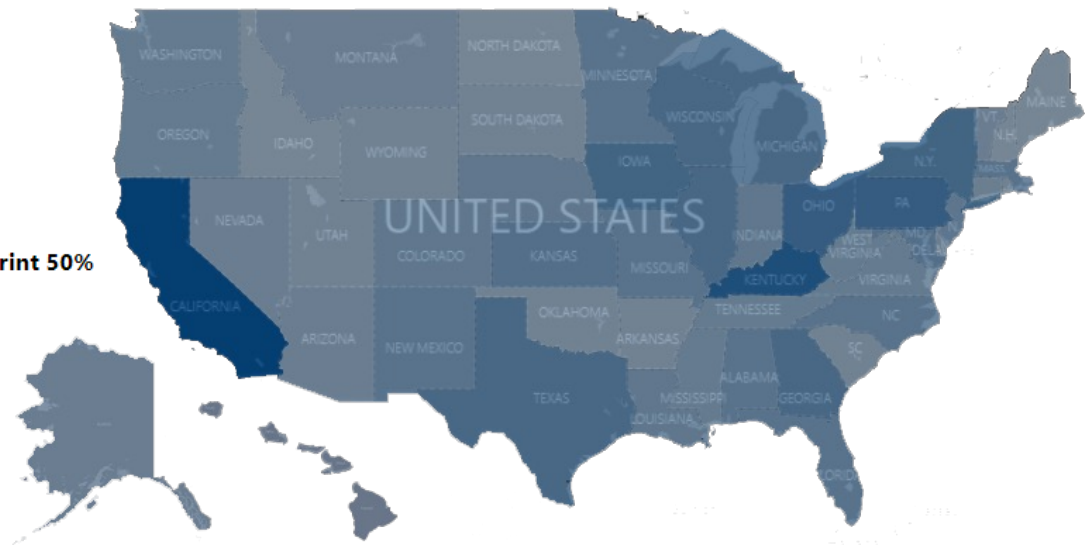
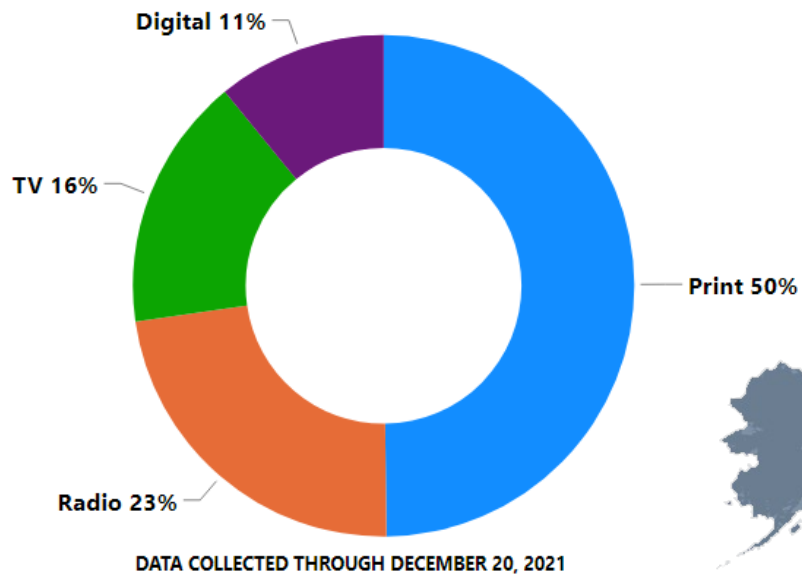
Qualitative & quantitative research

Willingness to adopt AI, but often without the resources to do so

Willingness to control their own future, but lack the ability to do so



Comprehensive coverage



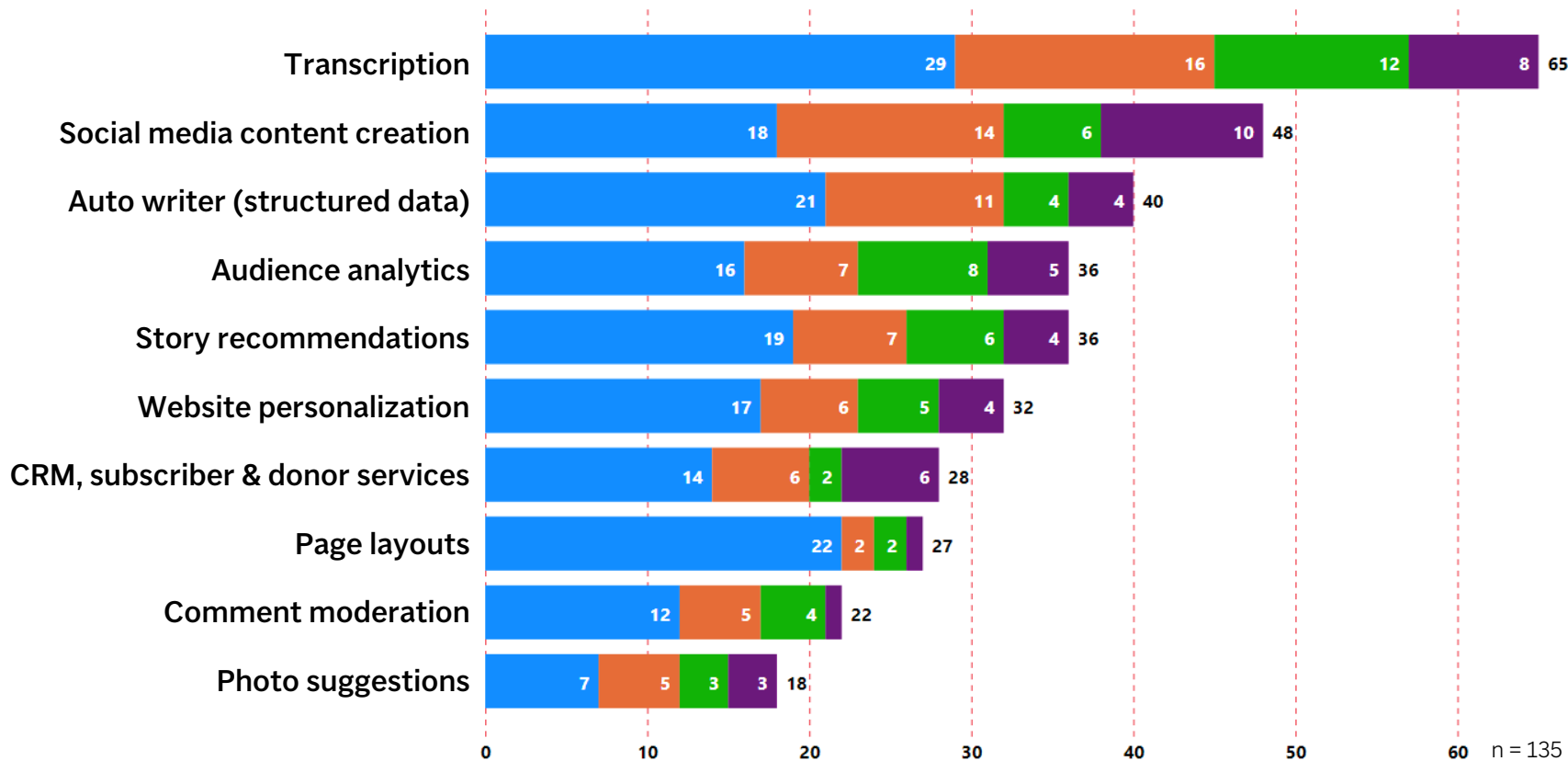
TOP REPORT FINDINGS

- Local and very small newsrooms could benefit most from simple automations.
- Low capacity to take on risk and experiment.
- Concern about adding to an already wobbly tech stack.
- Cost, training and maintenance are top concerns.

TOP 10 AUTOMATION WISH LIST

● Print ● Radio ● TV ● Digital only

DATA COLLECTED THROUGH DECEMBER 20, 2021



Our organization has a solid strategy for AI that crosses all departments

AI READINESS

Print



TV



Radio



Digital



We have people with AI skills in our organization

AI READINESS

Print



TV



Radio



Digital



We're confident that AI can take on repetitive tasks to free up resources for more substantive work

AI READINESS

Print



TV



Radio



Digital



“I used to have 12 reporters, now I have five, so everything is out of reach from what we used to do. By pursuing automation, we will be able to focus human intellect.”

(Print, 50 staff)

“AI could potentially help make some of our news gathering and production easier, allowing us more time to focus on our content and make sure it’s as strong as possible.”

(TV, 60 staff)

“I personally think we can benefit from [AI]. People may not know what’s possible, or that they use AI already in some instances.”

(Radio, 40 staff)

LOCAL NEWS PROJECTS



Five projects for local news

El Vocero de Puerto Rico

Publication of Spanish-language news alerts using National Weather Service data in English.

Michigan Radio

Rebuilt the core of the Minutes application, which creates transcripts of city council meetings, along with adding keyword-based reporter alerts.

KSAT-TV (Texas)

Automated transcription of recorded videos and summarizing the transcripts to create an article's initial framework.

Brainerd Dispatch (Minn.)

Automated writing of public safety incidents into the content management system.

WFMZ-TV (Pa.)

Sorting of event pitches received via email and automatically populating them into the coverage planner.



EL VOCERO DE PUERTO RICO

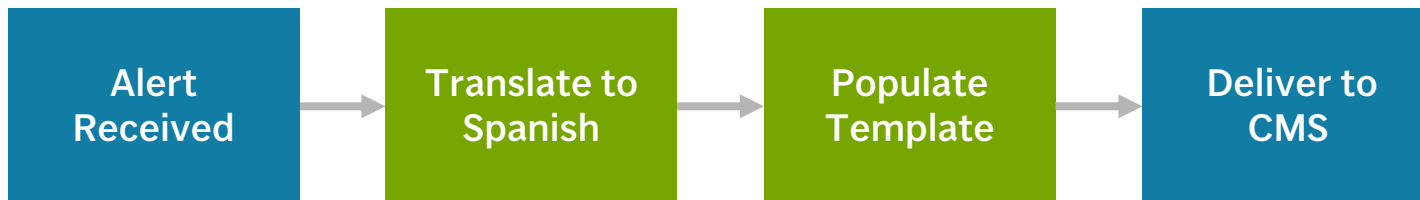
AUTOMATE TROPICAL WEATHER ALERTS

AP Photo/Ricardo Arduengo

El Vocero project

Automate tropical weather alerts

- **Goal:** Decreasing time to issue potentially lifesaving alerts to public
- **System:** Collects weather data automatically from National Weather Service and National Hurricane Center, uploads a draft brief into the CMS



Story draft in CMS

The screenshot displays the BLOX CMS interface. At the top, the header includes the BLOX CMS logo, navigation links for Editorial and Assets, the active site 'elvocero.com', and the user 'JoeGermuska@northwestern.edu'. Below the header is a search bar with 'Search terms' and 'Search results' tabs. The main content area is titled 'Artículo: Los datos del avión cazahuracanes de la fuerza aérea'. It features a 'Web headline' field with the text 'Los datos del avión cazahuracanes de la fuerza aérea indican que fiona se ha fortalecido son i'. Below this is a 'Byline' field with 'Redaccion El Vocero' and an 'Authors' field with 'No authors are associated with this asset'. The 'Body copy' tab is selected, showing a text editor with the headline text. The 'Format' dropdown is set to 'Normal text'. The 'Start date/time' is 'Jul 29, 2123' at '02:09 PM', and the 'Display priority' is 'None'. The 'Presentation' dropdown is set to 'None'. The 'Publications' section at the bottom shows a list of items with columns for 'Status', 'Title', 'Author', and 'Date'. The items are 'buena-onda (192)' and 'bussines_wire (0)'. The 'Status' column shows 'Continuará el l...' and 'Emilio Lozada: ...'. The 'Author' column shows 'Gabriel Guiles' and 'Joseph Reboyras, E...'. The 'Date' column shows 'Aug 24, 2023 12:31 PM' and 'Aug 24, 2023 04:00 AM'.

Input: National Weather Service, National Hurricane Center watches and warnings

Code: Python, HTML

Integrations: NWS via API, NHC via XML, DeepL via API, BLOX via API

Output: BLOX CMS, Email

[MENU](#)[LEY Y ORDEN](#)[GOBIERNO](#)[DEPORTES](#)[ECONOMÍA](#)[ESCENARIO](#)[OPINIÓN](#)[PROGRAMAS](#)[AUDIONOTICIAS](#)

Declaración de Corriente Rip emitida el 18 de agosto a las 10:18AM AST hasta el 18 de agosto a las 6:00PM AST por NWS San Juan PR

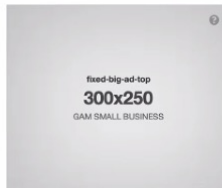
Redaccion El Vocero 25/07/2123



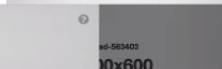
Redaccion El Vocero



El Servicio Nacional de Meteorología (SNM) ha emitido un Declaración de Rip Current para Puerto Rico. El aviso publicado a las 10:18 AM AST se extiende hasta las 06:00 PM AST y afecta a las municipalidades de San Juan and Vicinity, and St Croix. La descripción del evento menciona lo siguiente: Corrientes de resaca potencialmente mortales debido a olas rompientes de 6 pies o más. Según las indicaciones del NWS, esto puede resultar en los siguientes impactos: Corrientes de resaca que pueden arrastrar incluso a los mejores nadadores lejos de la orilla hacia aguas más profundas donde resulta difícil volver a ponerse a salvo. Un Declaración de Rip Current significa que el riesgo es inminente o



Envía tu reclamo aquí



CMS preview with test image

AP

The background of the image is a photograph of the exterior of a building, likely City Hall, featuring large stone blocks and a window with dark shutters. The Michigan Radio logo, a stylized 'M' with a radio tower, is positioned in the top left corner.

MICHIGAN RADIO

MONITORING GOVERNMENT MEETINGS

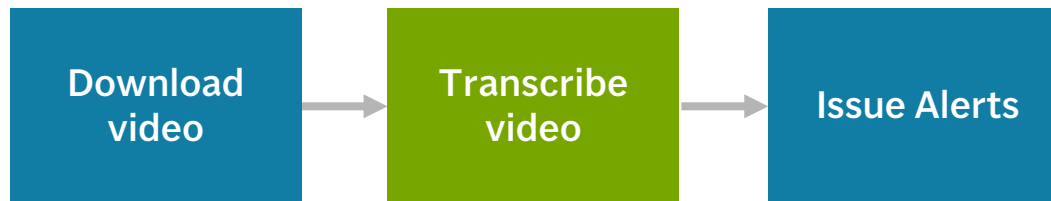
CITY HALL

AP Photo/Matt Rourke

Michigan Radio project

Monitoring government meetings

- **Goal:** Increasing awareness for reporters of city council meetings
- **System:** Monitors video sites for new city council meeting recordings, downloads the video and transcribes it, generates alerts for reporters



Transcript view

TIMESTAMP	TRANSCRIPT
00:00:00	you you you
00:01:30	you you So I go home and shave okay, we're ready gentleman. He was a super I Call to order the regular meeting of the Mount Pleasant City Commission Monday, August 14th 2023 at 7 p.m. Please rise for the pledge
00:02:50	The pledge of allegiance to the flag of the United States of America and to the Republic for which it stands, one nation, under God, indivisible, with liberty and justice for all. The Mount Pleasant City Commission recognizes the Anishinaabe whose ancestral lands the city stands upon today. We acknowledge the Saginaw Chippewa Indian tribe and recognize that the three bands of Ojibwe, Saginaw, Black River, and Swan Creek have resided on this land for over 200 years. Our acknowledgement of the full history of the tribe and our commitment to be good stewards to these ancestral lands. Our expression of gratitude and appreciation to those ancestors who came

Input: Government meeting videos posted online

Code: Python, JavaScript

Integrations: YouTube via API, Vimeo via API, OpenAI Whisper (open-source package)

Output: Web portal, Email

Keyword searches

minutes

AboutContactSearchAlertsLog Out

Search Minutes

"affordable housing"

For mutple keywords, seperate them by comma
Showing 100 results

SORT BY

Upload date (newest)

LOCALITY

Any Locality

STATE

Any State

Mt Pleasant, MI - August 15, 2023

August 14, 2023 Mt. Pleasant City Commission

...I wanted to take a few minutes to speak to you about the affordable housing that is open for discussion. And with something that looking at affordable housing, it's noted that it's at or below, it's concerning people that are at or below the median income. And this allows they they set that as an adjustment because it allows them to meet all their needs, other than housing. And if you look at the median income for Isabella County, it's 48,840. However, we have 18% people that live at the poverty level. And at the poverty level, that means a family of four is only earning 30,000 a month. And that means an individual is earning 14,500 a month. That's their monthly income. And so if you're looking at affordability, I'm going to introduce a new topic to you called housing insecurity. And housing insecurity becomes involved when 30 to 50% of their income is spent on housing. And that makes them cost burdened for their basic need of housing. And if they're 50% of income, then that means they're severely burdened by their housing need.

00:05:38 / 01:33:20

[View More](#)

Keyword-based alerts

minutes

AboutContactSearchAlertsLog Out

Profile

Alerts

people

water

puppies

kittens, cute

climate change

vacancies

"affordable housing"

kittens, fuzzy

EDIT THE ALERT

Keywords

"affordable housing"

For mutple keywords, seperate them by comma

Locality

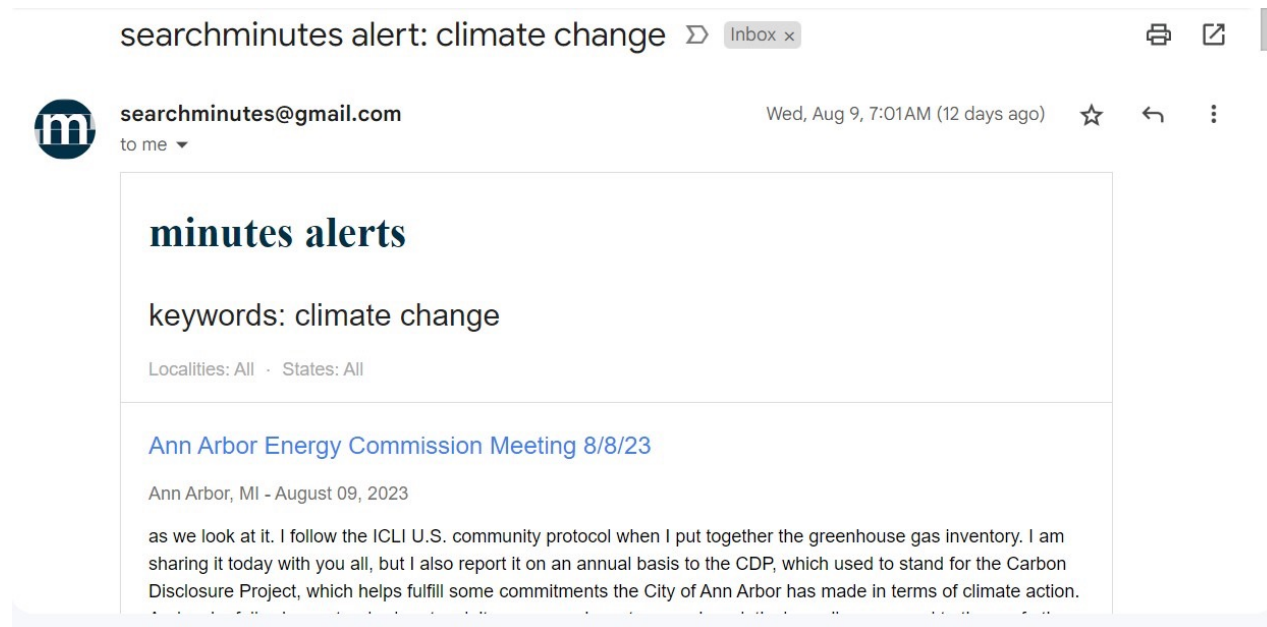
Select...

State

Select...

Save

Alerts by email



A silhouette of a person holding a large professional video camera is positioned on the left side of the frame. The background is a warm, orange-hued sky at sunset or sunrise, with a bright sun visible near the bottom center. A large satellite dish is visible in the lower right foreground, and a building is partially visible in the distance. The text 'KSAT-TV VIDEO SUMMARIZATION' is overlaid on the right side of the image.

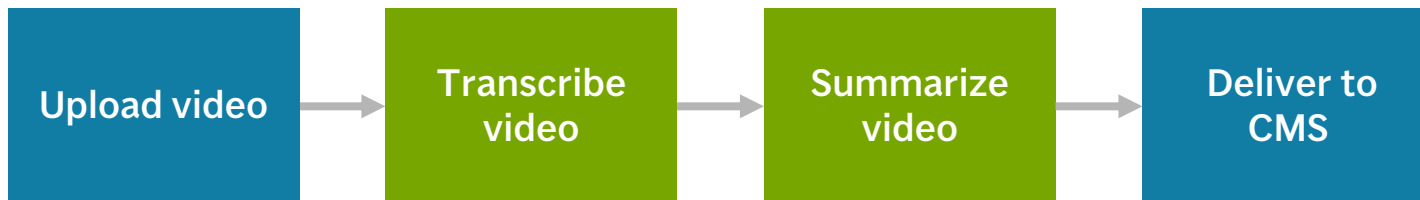
KSAT-TV VIDEO SUMMARIZATION

AP Photo/Ermino Armino

KSAT-TV project

Video summarization

- **Goal:** Making it faster for digital producers to publish
- **System:** Uses pre-edited videos to produce a transcript, journalists validate the transcript, and a summary is generated of the transcript and delivered to the CMS



Generative AI prompting

Change prompt

General category prompt

Prompt type:

General

Prompt text:

You are an AI tasked with summarizing a news story. Your goal is to provide a concise summary that captures the main points of the story while being smaller in length than the original text. If you believe the original text is already concise enough, you can leave it unchanged. Please generate a summary that retains as much important information as possible while reducing the length.

Original News Story:

500 word limit for prompts.

SAVE

Save and add another

Save and continue editing

Input: Pre-edited video clip

Code: Python, HTML, CSS

Integrations: Trint via API,
OpenAI GPT 3.5 via API, Arc
XP via API

Output: Web portal, Arc XP
CMS

Dashboard view with test video clips

Upload/Import clips

Clip2Story

Help

Logout koparker

All Uploads

Search for uploads

Search

Title	Category	Status	Transcript	Summary	ARC	User	Date Uploaded	Time Uploaded	Hold clip indefinitely	Delete
ZOOM TREES	General	Exported to ARC				sshiotani	08/18/2023	04:52:32 PM	☐	Delete Clip
081523 City Public Safety Committee Mtg-01	General	In Progress				stalbot	08/18/2023	04:50:11 PM	☐	Delete Clip
Sot	General	Exported to ARC				stalbot	08/18/2023	04:35:21 PM	☐	Delete Clip
SALAZAR SOT 1	General	In Progress				sshiotani	08/18/2023	04:34:20 PM	☐	Delete Clip
Kitty Hawk Rd	General	Exported to ARC				stalbot	08/18/2023	04:26:09 PM	☐	Delete Clip
UTSA INTERVIEW HALEE	General	Exported to ARC				sshiotani	08/18/2023	03:59:49 PM	☐	Delete Clip
Off-Air KSAT-HD_2023-08-06T23_22_00_1711333-05_00D166633	General	Exported to ARC				stalbot	08/07/2023	11:41:37 AM	☐	Delete Clip

Trint transcript of test video clip

trint

<

Off-Air KSAT-HD_2023-08-06T23_22_00_1711333-05_00D166633_CLIP2STORY_1691426500422_stalbo...

Find & Replace

Undo

Redo

Highlight

Strike

Add Marker

Comment

Add to dictio...

Translate

Add to Story

Export

Create Capti...

Version History

0:00:00:06

Speaker 1

Welcome back to Instant Replay, the KSAT Pigskin Classic 2023 presented by your San Antonio area. Chevy Dealers is right around the corner. Last week we took a look at Holy Cross and Anthony in. Let's take a look now at the first game on Saturday in the Alamo Dome between Southside and Somerset. The Southside Cardinals are back after going ten two last year with an undefeated record in District eight. And oh, that's pretty impressive. The Cardinals have 19 returning lettermen this season and they've Campbell's Texas football magazine has named defensive tackle Aaron Abrego, the preseason defensive MVP.

✓

0:00:00:48

Speaker 2

I mean, it was just an exciting opportunity, you know, like getting to play in the Alamo Dome. And I know we're fired up because last year it doesn't turn out how we wanted them to. But I think we're more prepared this year.

✓

0:00:00:58

Speaker 3

It's going to be great, you know, and it does give me a great atmosphere, pretty much, you know, and we're going to come out support. Say we're going to put on a show.

✓

0:00:01:07

Speaker 4

Can we find, you know, some somebody say they like to talk, they like to bring it. It's going to be it's going to be a nice goodbye. And it's for, you know, people. We're going to go out there, want to hear, hey, he's going to take some school, you know, and it makes them make some noise for people to hear in the don't.

✓

0:00:01:21

Speaker 1

The Somerset Bulldogs are looking for even more this season after going ten and three in 2022 with a 14 one district record. The Bulldogs made it all the way to the Class AA Division one regional semifinals before losing to Corpus Christi, Kelan 3117 in Bellville. The Bulldogs have 18

✓

0:00 / 2:46

⏮

⏪

⏩

⏭

⏮

⏪

⏩

⏭

◀▶▶

Playback speed
x1.0

Timecode Adjust
00:00:00

Total duration:
00:02:46

Highlights duration:
00:00:00

Paragraphs verified
✓ 7 / 7 (100%)

Arc view of summarized test video clip

Add internal memo note 

Off-Air KSAT-HD_2023-08-06T23_22_00_1711333-05_00D166633
CLIP2STORY GENERATED

[View headlines](#)

Enter subheadline

The Southside Cardinals are back with a strong team and are excited to play in the Alamo Dome. They have 19 returning lettermen and their defensive tackle, Aaron Abrego, has been named the preseason defensive MVP. The Somerset Bulldogs are also looking to have a successful season with 18 returning lettermen and a desire to win their third consecutive matchup against Southside. The KSAT Pigskin Classic 2023 will feature games between Holy Cross and Anthony, Southside and Somerset, Jefferson and Uvalde, and O'Connor and Brandeis.

Story tags

Southside Cardinals x

Alamo Dome x

Aaron Abrego x

preseason defensive MVP x

Somerset Bulldogs x

KSAT Pigskin Classic 2023 x

Holy Cross x

Anthony x

Jefferson x

Uvalde x

O'Connor x

Brandeis x

Add a tag

A close-up, low-angle shot of a police car's roof-mounted emergency light bar. The lights are flashing, with a bright yellow light on the left and a bright blue light on the right. The car's body is visible in the foreground, and the background is dark with some light streaks. The overall color palette is dominated by red, yellow, and blue.

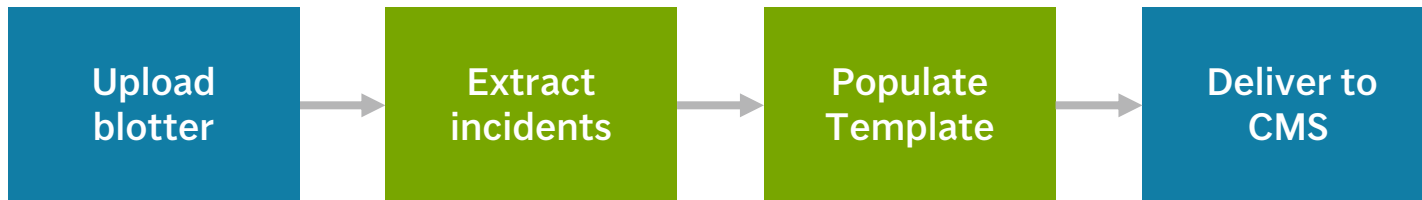
BRAINERD DISPATCH POLICE BLOTTER AUTOMATION

AP Photo/Matt Rourke

Brainerd Dispatch project

Police blotter automation

- **Goal:** Freeing up reporters to focus on telling comprehensive stories
- **System:** Upload a PDF, process it based on the police agency's format, let journalists choose which incidents to include, send it to an automated writing service which delivers the draft into the CMS



Upload view with police blotter

Select Reporting Agency

Brainerd, Brainerd, MN

Upload Blotter File

Drop file into this space or click to select a local file

LETG Report

Page 1 of 23

XXXX XXXX XXX XXX XXXXXXXXXXXX XX XXXXX XX XXXXX XXXXXXXXXXXXXXXXXXXX XXXXXXXX XXXXXXXXXXXX
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Media Report
08-18-2023 to 08-21-2023

(23011280) Property Damage Acc Reported: 08-21-2023 0542
Brainerd Police Dept. Crash Analysis completed

Upload

Input: Police blotter PDF file

Code: Python, HTML,
JavaScript, CSS

Integrations: Lede AI via API,
Brightspot via API

Output: Web portal, Lede AI,
Brightspot CMS

Blotter items ready for editorial selection

Public Safety Reporting System

Logged in admin [Logout](#)

Home

Upload

Publish New Report

Published Reports

Ignored Reports

Category Maintenance

Select Publication

Brainerd

Settings

Review Blotter Items

Select All

Select All From Last 24 Hours

Select All From Last 48 Hours

Select All From Last 7 Days

Select None

Select	Date and Time	Category	Description	Priority	Address	City	State	Zip Code
☐	2023-08-20 20:55:00	Missing persons	Missing person.	1	13XX M St	Brainerd	MN	56401
☒	2023-08-20 20:11:00	Assault	Arrested:XXXXXXXX XXXXXXXX XXXXXXXX XXXXXXXXXX, for misdemeanor 5th-degree assault and	1	1XX N 1st St	Brainerd	MN	56401
☒	2023-08-20 17:04:00	Burglary	Reports theft of guitar. XXX XXXXXXXX	1	None	None		None
☐	2023-08-19 20:19:00	Missing persons	Reports three juveniles runaway from facility. Officers located subjects and returned them to the facility.	1	1XX N 1st St	Brainerd	MN	56401
☒	2023-08-19 19:21:00	Assault	Citation issued to XXXXXX XXXXXXXX XXXXXXXX XXX XXXXXXXXXXXX, for misdemeanor 5th degree assault and	1	1XX N 1st St	Brainerd	MN	56401
☐	2023-08-19 13:48:00	Missing persons		1	4XX 4th Ave NE	Brainerd	MN	56401
☐	2023-08-18 09:07:00	Missing persons	Missing person	1	4XX 4th Ave NE	Brainerd	MN	56401

Ignore

Publish

Brightspot CMS view of generated blotter story

Body

B *I* U ▾ | ▮ ▮ ▮ ▮ ▮ ▮ | 🔗 🔒 Format ▾ | 🖼️ ▾ | 📄 | 🔄 Track Changes | 💬 ... ✕ | ↶ ↷ | 🔍 🗨️

ASSAULTS - A juvenile individual was arrested for misdemeanor 5th-degree assault at a group home for girls located in the 100 block of N 1st Street.

A citation was issued for misdemeanor 5th degree assault at the 100 block of 1st Street.

BURGLARY - A complaint was made, reporting the theft of a guitar in the 400 block.

THEFTS - A person was cited for misdemeanor theft-shoplifting at the 400 block of 6th Street.

A 21-year-old individual was arrested for misdemeanor theft in the 400 block of 8th Ave NE.

A citation was issued to an individual for shoplifting at the 600 block of Laurel Street.

A citation was issued for theft-shoplifting at the 500 block of B Street.

A theft was reported at Cash Wise Liquor - Brainerd in the 500 block of B Street.



WFMZ-TV

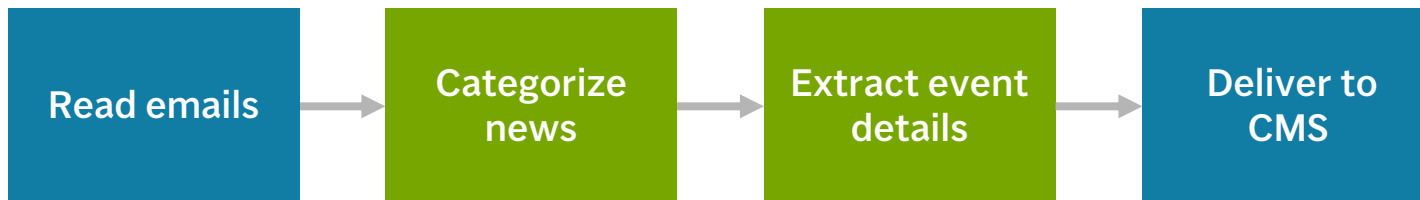
NEWSWORTHINESS CLASSIFICATION

AP Photo/Charles Dharapak

WFMZ-TV project

Newsworthiness classification

- **Goal:** Reducing workloads for assignment editors
- **System:** Monitors incoming assignment desk emails for newsworthy events, extracts the event details, and uploads into ENPS planning calendar



WFMZ-TV project details

- Weeks of assignment editors marking up over 5,000 emails
- Custom-trained neural network by data science students
- Model returns a classification for each email: **worthy, unsure, not worthy**
- The trained AI model will not be distributed as it reflects WFMZ-TV's editorial judgment; other users will need to train their own AI model

Input: Emails

Code: Python, HTML, JavaScript, CSS

Integrations: Microsoft Exchange Online via API, OpenAI GPT 3.5 via API, AP ENPS via API

Output: Web portal, AP ENPS

Email classified as “worthy” in application

 WFMZ NEWS ROOM Worthy

admin  LOGOUT

August 22, 2023 at 15:47:03

SBA Disaster Loan Outreach Center to Open in Warren County on August 23
acharlton@co.warren.nj.us
Classification: Worthy [Already sent to ENPS]

External (acharlton@co.warren.nj.us)

[Report This Email](#) [FAQ](#) [Protection by INKY](#)

 **NEWS RELEASE**
County of Warren, New Jersey
August 22, 2023
www.warrencountynj.gov
FOR IMMEDIATE RELEASE

SBA Offers Rural Disaster Assistance to New Jersey Businesses and Residents Affected by the Severe Storms and Flooding
Disaster Loan Outreach Center to Open in Warren County on August 23

Low-interest federal disaster loans are available to businesses and residents in Warren County, New Jersey, affected by the severe storms and flooding that occurred July 14-15, 2023, announced Administrator Isabella Casillas Guzman of the U.S. Small Business Administration.

Beginning Wednesday, Aug. 23, SBA customer service representatives will be on hand at a Disaster Loan Outreach Center located in the Warren County Library's Richard D. Gardner Branch to answer questions about SBA's disaster loan program, explain the application process and help each individual complete the application.

Located at 2 Shotwell Drive, Belvidere (off Route 519 in White Township), the center will open at 11 a.m. on Wednesday, Aug. 23. Subsequent hours will be Monday through Friday, 9 a.m. to 6 p.m., and Saturday, 10 a.m. to 2 p.m. The center will be closed on Sunday, and will close permanently on Wednesday, Sept. 6 at 4 p.m.

No appointment is necessary. The SBA outreach center will be located in the second floor meeting room of the Gardner Branch and is fully accessible using the building's elevator. Warren County is offering the location and assisting with setting up the center, which will be operated by federal officials.

Further information about reporting damage and obtaining aid is available on a webpage established on Warren County's Public Safety website, www.warrencountynjdps.com, at www.warrencountynjdps.com/emergency-management/recovery/july-flooding-event

According to the SBA, businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment,

Event details entered in AP ENPS planning calendar

AP ENPS (9.4.0.63)

Home Planning Calendar

New Planning Item Open Planning Item Delete Planning Item Options

Locations Today Go To Date Day View Week View Month View

Run-downs Planning Items Archives Date Side-By-Side Overlay Show Week Numbers

(UTC-05:00) E Sunday Standard

Second Time Zone First Day of Week All Day Area Height View Options

Planning Calendar

August 2023

Wednesday, August 23

WFMZ News (35)

NEW WFMZ News (23)

Local

5 AM

6 AM

7 AM

8 AM

9 AM

10 AM

11 AM SBA Disaster Loan Outreach Center to Open in Warren County

12 PM

1 PM

2 PM

3 PM

Front Fields

Event Start 8/23/2023 11:00:00 AM All Day

Event End 8/23/2023 11:30:00 AM

Modified by: ENPS-APL 8/22/2023 3:51 PM From: WFMZ News [TL 3:51]

SBA Disaster Loan Outreach Center to Open in Warren County on August 23

NEWS RELEASE County of Warren, New Jersey August 22, 2023 www.warrencountynj.gov FOR IMMEDIATE RELEASE SBA Offers Rural Disaster Assistance to New Jersey Businesses and Residents Affected by the Severe External (achariton@co.warren.nj.us) Report This Email FAQ Protection by INKY NEWS RELEASE County of Warren, New Jersey August 22, 2023 www.warrencountynj.gov FOR IMMEDIATE RELEASE SBA Offers Rural Disaster Assistance to New Jersey Businesses and Residents Affected by the Severe Storms and Flooding Disaster Loan Outreach Center to Open in Warren County on August 23 Low-interest federal disaster loans are available to businesses and residents in Warren County, New Jersey, affected by the severe storms and flooding that occurred July 14-15, 2023, announced Administrator Isabella Casillas Guzman of the U.S. Small Business Administration, beginning Wednesday, Aug. 23, SBA customer service representatives will be on hand at a Disaster Loan Outreach Center located in the Warren County Library's Richard D. Gardner Branch to answer questions about SBA's disaster loan program, explain the application process and help each individual complete the application. Located at 2 Shotwell Drive, Belvidere (off Route 519 in White Township), the center will open at 11 a.m. on Wednesday, Aug. 23. Subsequent hours will be Monday through Friday, 9 a.m. to 6 p.m., and Saturday, 10 a.m. to 2 p.m. The center will be closed on Sunday, and will close permanently on Wednesday, Sept. 6 at 4 p.m. No appointment is necessary. The SBA outreach center will be located in the second floor meeting room of the Gardner Branch and is fully accessible using the building's elevator. Warren County is offering the location and assisting with setting up the center, which will be operated by federal officials. Further information about reporting damage and obtaining aid is available on a webpage established on Warren County's Public Safety website, www.warrencountynj.gov, at www.warrencountynj.gov/emergency-management/recovery/flooding-event. According to the SBA, businesses of all sizes and private nonprofit organizations may borrow up to \$2 million to repair or replace damaged or destroyed real estate, machinery and equipment, inventory, and other business assets. For small businesses, small agricultural cooperatives, small businesses engaged in aquaculture and most private nonprofit organizations of any size, SBA offers Economic Injury Disaster Loans to help meet working capital needs caused by the disaster. Economic injury assistance is available regardless of whether the business suffered any property damage. Disaster loans up to \$500,000 are available to homeowners to repair or replace damaged or destroyed real estate. Homeowners and renters are eligible for up to \$100,000 to repair or replace damaged or destroyed personal property, including personal vehicles. SBA can also lend additional funds to businesses and homeowners to help with the cost of improvements to protect, prevent or minimize future disaster damage. Interest rates can be as low as 4% for businesses, 2.375% for private nonprofit organizations and 2.5% for homeowners and renters with terms up to 30 years. Loan amounts and terms are set by SBA and are based on each applicant's financial condition. SBA disaster loan borrowers have up to one year from the date of the note to begin making payments. In addition, interest does not begin to accrue until 12 months from the date of the initial loan disbursement and accrues only on the amount disbursed. Applicants may apply online using the Electronic Loan Application (ELA) via SBA's secure website at <https://disasterloanassistance.sba.gov/ela/> and should apply under SBA declaration # 18086 Disaster loan information and application forms can be obtained by calling the SBA's Customer Service Center at 800-659-5955 (if you are deaf, hard of hearing, or have a speech disability, please dial 7-1-1 to access telecommunications relay services) or sending an email to DisasterCustomerService@sba.gov. Loan applications can also be downloaded from sba.gov disaster. Completed applications should be mailed to: U.S. Small Business Administration, Processing and Disbursement Center, 14925 Kingsport Road, Fort Worth, TX 76155. While the SBA Loan Outreach Center is open until September 6 at the Library so that individuals who need assistance applying can sit down with an SBA representative and apply, residents do not need to go to the center to apply and can use the link to SBA's secure website instead. The deadline to apply for property damage is Oct. 17, 2023. The deadline to apply for economic injury is May 20, 2024. SBA acted under the Disaster Assistance for Rural Communities Act to declare a disaster in response to a request received from Gov. Philip D. Murphy -30- Art Charlton Director Warren County Public Information Department Explore Warren County Tourism Partnership Open Public Records Act, Custodian of Public Records www.warrencountynj.gov/908-475-6360 / 908-475-6577 FAX

Email classified as “unsure” in application

The screenshot shows a newsroom email interface. At the top, a dark header bar contains the 'WFMZ NEWS ROOM' logo on the left, a dropdown menu currently set to 'Unsure' in the center, and 'admin' with a gear icon and a red 'LOGOUT' button on the right. The main content area is split into two panes. The left pane is a list of email threads, with one thread selected and highlighted in blue: 'Brown, Sean A' at '15:51' with the subject 'PennDOT Job Fair in Carbon County to Include Same-Day Interviews for ...'. The right pane displays the selected email. At the top of this pane, it says 'PennDOT Job Fair in Carbon County to Include Same-Day Interviews for Winter Positions' followed by the sender 'sebrown@pa.gov' and the date 'August 22, 2023 at 15:51:34'. Below this, the classification 'Classification: Unsure' is shown next to a 'SEND TO ENPS' button. A grey bar indicates the email is from an 'External (sebrown@pa.gov)' source, with links for 'Report This Email', 'FAQ', and 'Protection by INKY'. The email body begins with a small image icon, followed by 'FOR IMMEDIATE RELEASE' and 'August 22, 2023'. The 'MEDIA CONTACT' is listed as 'Sean A. Brown, C 610-323-1233, sebrown@pa.gov'. The main subject line is 'PennDOT Job Fair in Carbon County to Include Same-Day Interviews for Winter Positions'. The body text states: 'Allentown, PA – The Pennsylvania Department of Transportation (PennDOT) will host a job fair at the PennDOT Carbon County office, 930 Bridge Street, Lehighton PA 18235 on Thursday, August 24 from 10 AM to 5 PM. The event will include onsite interviews with job offers. Those interested in a career with PennDOT are encouraged to attend the event to learn about the various opportunities available. District and county employees will be on hand to answer questions regarding employment and assist attendees with the application process. PennDOT is looking to fill a variety of positions in the county, including CDL operators and mechanics. Applicants should bring an updated copy of their resume. CDL operators also should bring their current driver's license and medical card.'

YOUR QUESTIONS



THANK YOU

Ernest Kung
ekung@ap.org

