

Private Policy: Tennessean Warning

Data Practices Advisory

The Port Authority of the City of Saint Paul (the Port Authority) is subject to Minnesota Statutes Chapter 13, the Minnesota Government Data Practices Act (the Data Practices Act"). The classification of any data supplied to the Port Authority as public, non-public, private, or confidential is subject to the Data Practices Act.

According to Minn. Stat. § 13.04, the Port Authority must advise you of the following:

Your name and personal address, telephone number, and e-mail if provided in connection with a loan application is public data under the Data Practices Act.

Per Minn. Stat. § 13.591, subd. 1, certain data provided to the Port Authority is private or non-public data, such as credit reports; financial statements; net worth calculations; business plans; income and expense projections; balance sheets; customer lists; income tax returns; and design, market, and feasibility studies not paid for with public funds. However, per Minn. Stat. § 13.591, subd. 2, if public financial assistance is provided, then this data becomes public, except that the following data remain private or nonpublic: business plans; income and expense projections not related to the financial assistance provided; customer lists; income tax returns; and design, market, and feasibility studies not paid for with public funds.

Purpose and intended use of the data

If you submit a loan application on our website, we will ask you for information about yourself and your business. The Port Authority collects this information to decide if you are eligible for lending services, which services you are eligible for, to coordinate services provided to you, and to improve our loan programs by analyzing data about the performance of our lending programs. Your information may be shared with other government entities who have legal rights to this data, including Minnesota Department of Employment and Economic Development (DEED), Minnesota Department of Commerce and its third party contractors it uses in order to provide services, outside lending institutions, if applicable, title companies, and energy auditors. Your information may also be shared by court order or provided to a state or legislative auditor upon request.

Whether you may refuse or are legally required to supply this data

Applying for lending services as well as supplying any data in this application is voluntary.

Consequences arising from supplying or refusing to supply this data

If you do not supply sufficient information about yourself, it may limit your eligibility for services or our ability to contact you.