



































































































1 Article III rationale or a broad zone-of-interest  
2 rationale.

3 If I could turn to some of the points that  
4 have already come up today, my friend on the other side  
5 says that you can't cut and paste injury from one  
6 plaintiff to -- one victim of discrimination to another.  
7 That's an argument that Gladstone specifically rejected.

8 In Footnote 9 the Court said that what  
9 matters here, and this is what was -- this is what was  
10 the breadth of the trilogy of Fair Housing Act cases  
11 that the Court decided between 1972 and 1982, is that  
12 somebody has had their legal rights violated by  
13 discriminatory housing practices. It doesn't  
14 necessarily have to be the plaintiff's legal rights.  
15 The plaintiff has to be injured by that violation, but  
16 it doesn't have to be their rights that are violated.  
17 And that's what we think is the -- is the work that's  
18 being done by the atypical definition of "aggrieved  
19 person" that Congress put back into the statute --

20 JUSTICE KAGAN: Well, that's a very broad  
21 statement, Mr. Gannon. What do you do, then, with the  
22 restaurant or the dry cleaner or the laundry or whatever  
23 that wants to sue for somebody else's discrimination?

24 MR. GANNON: Well, I agree with my friends  
25 on both sides that that limit is going to come from the

1 proximate-cause analysis. We don't disagree that there  
2 is still a proximate-cause limitation implicit in the  
3 statutes.

4           And here we think that although Gladstone  
5 didn't address proximate cause in those terms, it is  
6 important and significant that the Court there said that  
7 the City is directly injured by the decrease in property  
8 values, and we think that the test -- the ultimate test  
9 that this Court stated in Lexmark -- of course, the  
10 Court has repeatedly recognized that proximate cause is  
11 a statute-by-statute situational inquiry that depends  
12 upon the nature of the individual statutes, but the  
13 ultimate test is whether there is a sufficiently close  
14 connection to the conduct that the statute prohibits.  
15 And what this statute prohibits is discriminatory  
16 housing practices.

17           JUSTICE BREYER: You may not need to go into  
18 it, but how does proximate cause help you? You could  
19 have a dry cleaner or you could have a magazine that  
20 writes about successes in integration and wants to write  
21 about this community before it got wrecked or whatever.

22           Clause could be absolutely clear.  
23 Absolutely clear. 15 Bishops testify was totally  
24 causal-related. I mean, do they all have suits?

25           MR. GANNON: Well, if not -- I -- I think

1 that what we are saying --

2 CHIEF JUSTICE ROBERTS: They haven't even  
3 argued that, and they didn't decide.

4 MR. GANNON: No. And I -- I think -- I  
5 think to the extent they can get themselves into the --  
6 into the Home framework from Havens, then maybe they  
7 could say that they have specific costs that are  
8 associated with fighting discrimination.

9 But I wanted to say that what we have --

10 JUSTICE BREYER: And you heard -- you heard  
11 what the question was -- the question before and it  
12 still is -- if we get into it -- we may not need to, but  
13 if we did -- it would be somebody in Alaska who writes  
14 magazine articles about successes in integration is  
15 going to be wrecked because they don't have the  
16 integration. And it's a prime example, absolutely  
17 clear, of the causal connection. Can he bring this  
18 lawsuit? I mean --

19 MR. GANNON: And I -- we -- we think -- no.  
20 We think that -- we think that that is further afield,  
21 and we think that --

22 JUSTICE BREYER: You think it's further  
23 afield --

24 MR. GANNON: Yes. And the --

25 JUSTICE BREYER: -- not because of causation

1     though, because it's caused. I made a hypothetical  
2     where we proved that it's caused.

3                   MR. GANNON: Yes, it's caused. But  
4     proximate cause is always about determining that  
5     something that is caused is still too far away, either  
6     in terms of foreseeability or distance or intervening  
7     cause or something else, and so proximate cause by  
8     definition is carving out something that otherwise would  
9     be caused by. Otherwise, it wouldn't be doing anything  
10    different from traceability analysis under Article III.

11                   And here we think that the reason why this  
12    is sufficiently closely connected to the conduct that  
13    the statute prohibits is that this statute prohibits  
14    discriminatory housing practices, and those practices  
15    include things like the terms and conditions of the sale  
16    of rental property; things about the real estate-related  
17    transactions; things like block busting, which was  
18    specifically prohibited by 3604(e). And block busting  
19    was a practice by which somebody would go into a  
20    neighborhood and induce artificially low-priced panic  
21    selling by saying there are minorities coming into this  
22    neighborhood. That conduct had an effect on property  
23    prices.

24                   JUSTICE SOTOMAYOR: Mr. Gannon, how do --  
25    how do we write it? Let's take the corner grocer who



1 had a running account with that home or the gardener who  
2 every week cleaned the property. I doubt someone who is  
3 in foreclosure can afford a gardener, but let's assume  
4 that possibility. Why -- how do we write that the City  
5 has standing and its injuries are proximately caused,  
6 but those people don't?

7 MR. GANNON: I think --

8 JUSTICE SOTOMAYOR: The company shareholder.  
9 What's -- how do we say it?

10 MR. GANNON: The link that we see is -- is  
11 to property value, and that's the injury that the Court  
12 already recognized in Gladstone.

13 This is a question of congressional intent.  
14 When you're -- when you're construing proximate cause,  
15 you're trying to figure out what Congress intended.  
16 This Court had already recognized that a city was  
17 directly injured by decreased property value. The same  
18 thing it said was true of the neighbors in Gladstone.  
19 The neighbors that had their property values diminished  
20 were able to recover.

21 I would say that the corner store, to the  
22 extent that it has its property values diminished, is  
23 situated just like one of those neighbors. To the  
24 extent that it's talking about something else like lost  
25 profits or the utility company is complaining they lost

1 a customer, those things, we think, are further afield  
2 and not so closely connected. And proximate cause has  
3 traditionally done that type of --

4 CHIEF JUSTICE ROBERTS: Could you give us  
5 some more concrete answers? The -- the utility company,  
6 you say it's further afield. Is it covered or not?

7 MR. GANNON: We think it's not covered. We  
8 think that -- that -- that what this Court recognized in  
9 Gladstone is something that Congress was taking account  
10 of, and the property value -- the effect on property  
11 values is closely tied to discriminatory housing  
12 practices. Congress was entitled to think that that  
13 relationship would endure, and as in Lexmark, there is a  
14 one-to-one relationship --

15 JUSTICE KENNEDY: How about real estate  
16 brokers whose commission is based on the value of the  
17 property?

18 MR. GANNON: Yes. Real estate brokers who  
19 are involved in the transaction, we discussed in our  
20 brief that those are the type of people who have an  
21 interest in the transaction, even if it's just an  
22 economic interest, they're able to recover. I don't  
23 understand my friends on the other side to be disputing  
24 that, that -- that if they have a transaction that fails  
25 to go through because of this, because of racial

1 discrimination, then they can sue.

2 And we think it is important for the Court  
3 to remind -- remember that you don't just to have to  
4 have --

5 JUSTICE KENNEDY: What if they wrote it  
6 generally? They said this -- this is now a poor  
7 community. Our commissions are going to be lower across  
8 the board.

9 MR. GANNON: I -- I think that --

10 JUSTICE KENNEDY: They are -- they're  
11 somehow different from the corner grocery store? I  
12 don't get it.

13 MR. GANNON: No. I think if -- if they were  
14 just generically saying business is done --

15 JUSTICE KENNEDY: That is my hypothetical.

16 MR. GANNON: That might be harder for them  
17 to establish the types of cases that -- that we've  
18 previously seen are where developers, brokers, real  
19 estate -- real estate agents have -- have talked about  
20 specific transactions that they can say were caused  
21 by -- by discriminatory housing practices. And it -- we  
22 do think it is important for the Court to recall that  
23 those cases involve plaintiffs who don't necessarily  
24 have a, quote/unquote, "desegregation interest," as  
25 my -- as my friend on the other side puts it.

1           It -- it is enough that they are injured in  
2 their economic interests, and as the Court pointed out  
3 in Inclusive Communities, a real estate developer is  
4 often a good plaintiff to challenge a local  
5 discriminatory housing practice. We don't require that  
6 they add on that they are -- they are something like the  
7 nonprofit in Havens where, in addition to wanting to  
8 make money off of developing their property, they also  
9 have an interest in desegregation. And similarly --

10           JUSTICE SOTOMAYOR: So your answer --

11           JUSTICE KAGAN: Perhaps -- please.

12           JUSTICE SOTOMAYOR: Your answer, I think, to  
13 the question is that it's limited to those cognizable  
14 suits contemplated by the statute, and you see  
15 contemplated by the statute as having to do with the  
16 possession or value of the property?

17           MR. GANNON: We think that the -- the harms  
18 that flow directly from changes in property value were  
19 ones that Congress contemplated, both in 1968, and  
20 certainly in 1988, after this Court had already -- had  
21 already enumerated that as a particular type of harm  
22 that was at issue here.

23           And we don't think that the City should have  
24 to establish that there's been a change in racial  
25 composition of the neighborhood in order to bring a

1 suit, because the Fair Housing Act is intended to  
2 cover -- is intended to prohibit discriminatory housing  
3 practices throughout the United States, and that  
4 includes segregated communities that aren't changing if  
5 there is discrimination.

6 CHIEF JUSTICE ROBERTS: So the City can sue  
7 based on isolated instances of discrimination?

8 MR. GANNON: To the extent --

9 CHIEF JUSTICE ROBERTS: I thought that the  
10 basic pitch of the -- of your position is that it  
11 affects the community as a whole, and the City has an  
12 interest in ensuring the stability of the communities,  
13 not that the City could enforce particular instances of  
14 housing discrimination.

15 MR. GANNON: I -- I think it's both. I  
16 think that they do have the community representing  
17 interest, and -- but I also think that, to the extent  
18 that they can say we suffer a harm from this particular  
19 transaction -- let's assume it's just one particular  
20 apartment complex or something. If --

21 CHIEF JUSTICE ROBERTS: Could be one -- one  
22 particular home?

23 MR. GANNON: Yeah. I suspect that that's  
24 one where there wouldn't be that much in it to have the  
25 City bring that suit instead of the individual loan

1 owner, but --

2 CHIEF JUSTICE ROBERTS: I don't know if  
3 there's that much in it. Can the City bring that action  
4 or not?

5 MR. GANNON: Yes. It -- to the extent that  
6 they can say there is a one-to-one relationship, they  
7 are just like the microchip manufacturer in Lexmark.  
8 Whenever there is a decline in property value on the  
9 part of the -- the primary victim, or the homeowner  
10 here, they suffer a corresponding decline in their tax  
11 revenue.

12 CHIEF JUSTICE ROBERTS: So the City can  
13 bring an action of the sort we're talking about here in  
14 the case of one subprime mortgage that results in a  
15 foreclosure?

16 MR. GANNON: If they can say that that --  
17 that's -- that that was caused by discriminatory housing  
18 practices --

19 CHIEF JUSTICE ROBERTS: Yes.

20 MR. GANNON: -- and that it injured them?  
21 Yes. That's just like the -- the residents in  
22 Trafficante or the City in Gladstone. They are able to  
23 say, we are injured by this.

24 CHIEF JUSTICE ROBERTS: Thank you, counsel.

25 Mr. Katyal, you have four minutes.

1 REBUTTAL ARGUMENT OF NEAL K. KATYAL

2 ON BEHALF OF THE PETITIONERS

3 MR. KATYAL: Four points, Your Honor.

4 First, with respect to this complaint, to  
5 paragraph 186 and so on, we agree. Our blue brief at  
6 page 33 says that they do identify an interest, but they  
7 have to plausibly allege some impact on segregation in  
8 order to survive. They haven't done that. They haven't  
9 told you whether segregation is increasing or decreasing  
10 as a result of the bank's conduct.

11 Second, the damages here they seek are way,  
12 way broader than what they're painted out to be. Just  
13 the taxes and the complaint are bad enough. Indeed, the  
14 Bank of America petition -- cert petition at page 34  
15 cites one of the complaints filed by the same counsel  
16 against Cobb County, seeking hundreds of millions of  
17 dollars.

18 There are 19,300 cities in America. If you  
19 adopt their theory, you would be allowing all of them to  
20 bring complaints just like this.

21 Now, we've said that if you accept their  
22 interpretation, you'd be opening the door. The  
23 Solicitor General says, huh-uh; proximate cause is  
24 somehow a limitation on that.

25 Their own proximate-cause tests, as our

1 brief explains, eliminates the directness requirement.  
2 So I think it will be hard, and that's why I don't think  
3 he had an answer, Justice Breyer, on the magazine, or  
4 things like that.

5           And then, Justice Sotomayor, you asked him  
6 how to write the opinion to avoid the gardener, and his  
7 answer was, look at Gladstone, because Gladstone has a  
8 direct reduction in property values. That cannot be a  
9 consistent theory for this Court on proximate-cause  
10 principles for many reasons, one of which Gladstone is  
11 not a proximate-cause case at all. It's not briefed or  
12 argued.

13           But second, even the language he's reading  
14 to you is only at the very end of Gladstone, saying that  
15 if you have a reduction in property value, then it will  
16 directly reduce the tax base.

17           This complaint's totally different. You've  
18 got five steps, as the Solicitor General's own brief  
19 explains, before you even get to the reduction in  
20 property value. Each of those are opportunities for  
21 intervening causes, and all the kinds of things that  
22 this Court in Lexmark said are the reasons why we cut  
23 off liability at the first step.

24           Now, his other answer was to say, well, look  
25 at the Congressional Report. The Congressional Report



1 identifies that Congress was concerned with property  
2 values, and therefore concerned with cities.

3 That Congressional Report also says Congress  
4 was equally concerned with employers who suffered from  
5 segregated neighborhoods, employees who were fired  
6 because the neighborhoods suffered from blight, and  
7 shops and other things.

8 So if you take their standard, which is,  
9 look at the Congressional Report, figure out who's  
10 harmed by housing discrimination, even downstream, you  
11 would come to the same conclusion we do, which is this  
12 is an unlimited theory of liability. It would allow  
13 landlords to sue, utilities companies to sue, and,  
14 Justice Sotomayor, gardeners to sue.

15 We've also said one other thing, Justice  
16 Kagan. This gets to your point earlier about the  
17 congressional scheme. If you adopt on zone of interest  
18 their interpretation of "aggrieved persons," 3612 allows  
19 "aggrieved persons" to intervene as a matter of right in  
20 Federal litigation.

21 Our view is what Congress did was it  
22 empowered direct victims to sue, as well as some  
23 indirect victims, in the Justice Department. Their  
24 interpretation says, any city, including one that's not  
25 even motivated by the same type of, you know, presumably

1 wonderful motivations as the City of Miami, can come in  
2 and intervene in a direct victims lawsuit and possibly  
3 muck it up in any number of directions. That can't  
4 possibly be what Congress thought about when they have  
5 used the words "person aggrieved" in the statute, to  
6 allow cities to come in and interfere with -- with a --  
7 kind of lawsuits filed by direct victims.

8 JUSTICE SOTOMAYOR: Well, it's hard to think  
9 that Congress didn't know that in 1988, when we've  
10 already let a village come in, in a municipality.

11 MR. KATYAL: But, Justice Sotomayor, our  
12 position on this -- and this is very important -- we're  
13 not quibbling with that. Gladstone is absolutely 100  
14 percent good law. We're not seeking to change it.  
15 They're the ones that are seeking to expand it in two  
16 directions, both by taking it out of segregation and by  
17 expanding proximate cause to the sky.

18 CHIEF JUSTICE ROBERTS: Thank you, counsel.

19 The case is submitted.

20 (Whereupon, at 11:03 a.m., the case in the  
21 above-entitled matter was submitted.)

22

23

24

25

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