

PARTNER**Lutfi Kharuf**

He/Him

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📍 San Diego



Lutfi Kharuf is a partner in the Special Districts and Public Finance practice groups of Best Best & Krieger LLP. Lutfi works with public agencies on compliance with constitutional and statutory limitations on imposing fees, charges and taxes, including Proposition 218 and Proposition 26. In this capacity, Lutfi assists public agencies with adopting new and increased fees, charges, assessments and taxes, as well as forming community facilities districts and assessment districts. Lutfi is based in BBK's San Diego office and serves as chair of the firm's Recruiting Committee, as well as the chair of the Municipal Finance Committee of the California League of Cities.

Prior to joining BBK, Lutfi worked as bond, disclosure and issuer's counsel to cities, special districts and other public agencies in California. Lutfi has experience advising clients on complex tax, securities and constitutional issues arising out of public finance transactions. Lutfi previously worked in the corporate and finance group of an international law firm in Frankfurt, Germany.

While earning his law degree from the University of Southern California Gould School of Law, Lutfi was a member of the Hale Moot Court Honors Program. After completing law school, Lutfi received his master's of law degree in finance from the Institute for Law and Finance in Frankfurt, Germany.

Lutfi formerly served on the Leadership Council of the GO Campaign, an organization dedicated to empowering local heroes to improve the lives of children across the globe. Lutfi is currently a board member of the San Diego County Bar Foundation, the charitable arm of the San Diego County Bar Association, and also sits on the Legal Affairs Committee of the Association of California Water Agencies. Lutfi is a mud run enthusiast and enjoys the sounds of live music during a night out at the Hollywood Bowl.

Accolades

- *Lawdragon*, 500 X - The Next Generation, 2024, 2025
- *San Diego Super Lawyers Rising Stars*, Government Finance, 2024
- *The Best Lawyers in America*®, Utilities Law, 2024–2025

CORE PRACTICES

Fees, Taxes & Assessments

Public Finance

Special Districts

EDUCATION & ADMISSIONS**Education**

Goethe-Universitat Frankfurt am Main,
Institute for Law and Finance, LL.M,
finance

University of Southern California
Gould School of Law, J.D.

University of Southern California, B.A.,
international relations, with a minor in
law and public policy, magna cum
laude

Bar Admissions

California

- Annual Hot List, *Lawyers of Color*, 2023
- 40 Next Top Business Leaders Under 40, *San Diego Business Journal*, 2021
- *San Diego Super Lawyers Rising Stars*, Public Finance, 2021-2023
- 40 Under 40, *SD Metro Magazine*, 2020
- Top 40 Under 40, *San Diego Daily Transcript*, 2019

Professional & Community Involvement

- League of California Cities, City Attorney's Department, Municipal Finance Committee, Chair
- Association of California Water Agencies Legal Affairs Committee
- San Diego County Bar Foundation Board of Directors
- GO Campaign, Leadership Council, Vice Chair, 2016-2017

Thought Leadership

Publications

- "The Price of Water Just Got More Complicated: San Diego's Legal Battle Over Tiered Rates," *PublicCEO*, August 9, 2025
- "California Supreme Court strikes wide-reaching tax reform initiative from November 2024 ballot," *Daily Journal*, July 1, 2024
- "Ruling is Causing Uncertainty Over Local Special Taxes," *Daily Journal*, Feb. 25, 2019
- "Ruling Leaves Local Public Agencies Open to Legal Actions Asserting Wasteful Government Spending by Non Property Owners," *BBKnowledge*, July 20, 2017
- "Federal Securities Laws of Municipal Bonds Deskbook," 6th Edition, contributor, National Association of Bond Lawyers, 2014

Presentations

- "Water Meets the Tax Revolt: Constitutional Issues in Public Financing of Water-Related Services and Projects," California Lawyers Association Environmental Law Conference, Oct. 17, 2025
- "Practical and Legal Tools to Protect your Agency in Rate Setting," Association of California Water Agencies Spring Conference, May 14, 2025
- "How to Conduct a Rate Study While Avoiding Common Pitfalls," California Society of Municipal Finance Officers Annual Conference, Feb. 19, 2025
- "Moving the Ball Forward on a Water Low-Interest Rate Assistance Program," Association of California Water Agencies Fall Conference, Dec. 4, 2024
- "Behind the Sheetz! - How the Supreme Court and State Laws are Affecting Impact Fees," American Planning Association California Conference, Sept. 29, 2024
- "In Our Rate-Setting Era," California Special Districts Association Annual Conference, Sept. 10, 2024
- "Current Trends and Challenges with Development Impact Fees (DIFs): Judicial and Legislative Changes and Practical Implications on DIFs," California Society of Municipal Finance Officers Orange County Chapter Meeting, May 22, 2024

- “Water and Wastewater Rates Workshop: 101,” California Society of Municipal Finance Officers Annual Conference, Jan. 30, 2024
- “Proposition 218: Protecting Local Ratemaking Authority,” Association of California Water Agencies, Nov. 29, 2023
- “Public Finance 101: Opportunities and Considerations for Financing Infrastructure,” Spring Conference & Expo, Association of California Water Agencies, May 10, 2023
- “Financing Harbor Deepening and Widening Projects: Legal Developments on Existing Fee Authority,” Association of Pacific Ports Winter Conference, Feb. 10, 2023
- “Defending Rate Challenges,” Fall Conference and Exhibition, Association of California Water Agencies, Dec. 1, 2022
- “Legal Issues: Audit Letters, Government Code Section 1090 and Wireless Update,” League of California Cities Annual Conference and Expo, Sept. 8, 2022
- “Essential Hour: The Basics of Municipal Revenues: Taxes, Fees, and Assessments,” League of California Cities Webinar, Aug. 5, 2022
- “Rate Setting in Uncertain Times,” Association of California Water Agencies Spring Conference, May 5, 2022
- “Lessons Learned from the 2015 Drought: How to Prepare for the Next One,” Association of California Water Agencies Spring Conference, May 4, 2022
- “Rate Setting Under Propositions 218 and 26,” California Special Districts Association Virtual Workshop, Mar. 30 and Mar. 31, 2022
- “Citizens’ Initiatives and Proposition 218: How Recent Cases Impact Voter Approval Requirements For Special Taxes to Support Healthcare Districts,” Association of California Healthcare Districts’ Annual Meeting, Sept. 23, 2021
- “Developments in Prop. 218 and the Law of Water Rates,” California Special Districts Association Annual Conference, Aug. 31, 2021
- “Developments in Proposition 218 and the Law of Water Rates,” Virtual Spring Conference and Exhibition, Association of California Water Agencies, May 12, 2021
- “Rate Setting under Propositions 218 & 26,” California Special Districts Association Workshop, Apr. 14 & 15, 2021
- “Planning for Uncertainty Through Utility Rates,” California Society of Municipal Finance Officers’ Annual Conference, Feb. 16, 2021
- “Rate Setting Under Propositions 218 & 26,” California Special Districts Association Workshop, Sept. 29 & 30, 2020
- “Financing Options and Strategies for Groundwater Sustainability Plan Development,” BB&K Webinar, Sept. 17, 2020
- “Navigating Legal Attacks, Legislative Shifts and Public Protests on Prop 218 Rates and Fees,” California Special Districts Association Legislative Days, May 18, 2020
- “Rate Setting under Propositions 218 and 26,” California Special Districts Association, Mar. 10, 2020 and Apr. 15, 2020
- “2019 California Rates 101,” Workshop, Raftelis Financial Consultants, Inc., Oct. 10, 2019 and Oct. 24, 2019
- “GSA/GSP Finance 101: What GSP Developers and Stakeholders Need to Know About Revenue Constraints and Viable Pathways to Pay for GSP Implementation,” Law Seminars International’s A Comprehensive Conference on SGMA’s Next Phase: Sustainable Groundwater Planning in California Conference, July 26, 2019
- “Special District Revenue Trials and Trends,” California Special Districts Associations’ Special Districts Legislative Days, May 22, 2019
- “Rate Setting Under Propositions 218 and 26,” California Special Districts Association Training Workshops, Mar. 20, 2019 and July 25, 2019
- “SB998 (Dodd) Water Service Shut-offs– What Now?,” Fall Conference and Exhibition, Association of California Water Agencies, Nov. 29, 2018
- “Best Practices for a Successful Proposition 218 Rate Hearing,” California Special Districts Association Annual Conference and Exhibitor Showcase, Sept. 26, 2018

- “Proposition 26, Proposition 218 and Rate Setting,” California Special Districts Association Workshop, May 30, 2018
- “Proposition 26, Proposition 218 and Rate Setting,” California Special Districts Association Workshop, Mar. 13, 2018
- “Financing Options and Strategies for GSP Development,” Law Seminars International's A Comprehensive Conference on the Next Phase for Sustainable Groundwater Planning in California, Feb. 6, 2018
- “Special Districts Jeopardy!” California Special Districts Association's Annual Conference, Sept. 26, 2017
- “Proposition 26, Proposition 218 and Rate Setting,” California Special Districts Association Workshop, Mar. 15, 2017
- “Smooth Sailing: Navigating Audits from the State and Federal Government,” California Special Districts Association, Sept. 22, 2015