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**13 families celebrate the new year in new homes thanks  
to RCU Community Fund's Down Payment Assistance program**

*SANTA ROSA, Calif., January 28, 2026* – For one Novato family of four, the start of a new year marks a milestone they once thought impossible—celebrating in a home of their own. With two children, ages 14 and 8, the family faced the challenge of saving for a down payment in one of California's most competitive housing markets.

"We never expected to buy a home in Marin County," said RCU member Amit Sharma, an assistant professor at a nonprofit institute, whose wife, Diana, runs a small business. "Between rent, daycare, and everyday expenses, saving enough seemed out of reach."

The Sharmas join twelve other families and individuals who have been able to buy their first home thanks to the Down Payment Assistance (DPA) program through the Redwood Credit Union Community Fund (RCUCF). As of January 15, \$292,000 in grants have been provided, with more than \$5.3 million in mortgage loans generated.

"We founded RCUCF to ensure we can respond when our members and communities need us most, including expanding access to housing," said RCU President and CEO Brett Martinez. "Programs like DPA empower people to achieve their dreams and build lasting financial resilience."

Since launching last March, the program has helped first-time homebuyers in Napa, Marin, Mendocino, Solano, and Sonoma counties.

"It means everything," Sharma said. "We have an emotional connection to this community, and now we have roots here."

Through the First-time Homebuyers DPA Program, RCU members may receive a forgivable down payment assistance grant of up to 5% of the home price or \$25,000, whichever is less. Mortgage loans are provided to members through RCU.

“We know how challenging it can be to purchase a home,” said Mishel Kaufman, RCU Chief Operating & Risk Officer and RCUCF president. “By combining the DPA grant with a team dedicated to personalized support, we’re making homeownership possible for more families.”

Sharma credits the RCU team for making the process seamless and supportive, especially their loan officer, Misty. “She has been extremely kind and patient throughout the process and made us feel part of their family,” he said.

The family encourages others to explore the program, calling it “a lifeline for families who need a little help in realizing their American dream.”

For more information on the DPA program, please visit [rcucommunityfund.org/down-payment-assistance](https://rcucommunityfund.org/down-payment-assistance).

The [RCU Community Fund](https://rcucommunityfund.org) is a 501(c)(3) nonprofit created by Redwood Credit Union to be there when our communities need us, through good times and bad. Since 2015, RCUCF has been instrumental in disaster relief efforts, providing critical aid during wildfires and natural disasters, with more than \$37 million distributed. One hundred percent of donations go directly to our communities, supporting disaster relief and preparedness, housing assistance, financial well-being, and overall community wellness. For more information about RCUCF and information on how to donate, please visit [rcucommunityfund.org](https://rcucommunityfund.org).

### **About Redwood Credit Union**

Founded in 1950, Redwood Credit Union is a full-service, not-for-profit financial institution providing personal and business banking to consumers and businesses in the North Bay and San Francisco. With a mission to passionately serve the best interests of its members, team members, and communities, RCU delivers many ways for its members to save and build money through checking and savings accounts, auto and home loans, credit cards, digital banking, business services, commercial and SBA lending, and more. Wealth management and investment services are available through Redwood Wealth Management, and [insurance](#) and [auto-purchasing](#) services are also offered through RCU Services Group (RCU’s wholly owned subsidiary). RCU has more than \$9.76 billion in assets and serves more than 521,000 members with full-service branches from San Francisco to Ukiah. For more information, call 1 (800) 479-7928, visit [redwoodcu.org](https://redwoodcu.org), or follow RCU on [Facebook](#), [Instagram](#), [X](#), and [LinkedIn](#) for news and updates.

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