



Risk Management & Assessment

Ministry to Meet the Moment Learning Track

UUMA Institute - January 2026

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Session Outline

- Defining and Discussing Risk
- Tools from our Wave Cohort – Enterprise Risk Management
- Current risk landscape



What is risk?

Risk: The potential negative consequences of an action, inaction or occurrence. *Risks are things that make it harder for you to fulfill your mission.*

Risks may include: financial loss or hardship; legal consequences; internal or external conflict; organizational disruption; damage to reputation; physical damage or violence toward people or property; digital security breaches; or spiritual, emotional, or psychological harm.



Theological Anchors

- **Interdependence** – our actions influence one another, and can create risks for one another
- **Justice & Equity** – risks are not evenly distributed
- **Courage & Humility** – risk is a spectrum, not a binary; there's no such thing as perfect safety
- **Generosity** – prepares us to buffer financial risks
- **Faithfulness** – move through risk towards faithful calling
- **Universalism** – no one is disposable, each holds a spark of the divine to protect; safety and salvation is collective



***We seek to lower the risks we don't need,
so we are ready to take the risks that our
faith calls us towards.***



Discussion questions

1. What risks are most top of mind for your community?
2. In your congregation/setting, who has conversations about risk, and where do these conversations happen?
3. What risks are you preparing for, or preparing to take (name 2-3)? Who/what is at risk in these situations?



Fall 2025 Wave Cohort

WHAT KEEPS YOU UP AT NIGHT? CONGREGATIONAL RISK MANAGEMENT

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Wave Cohort Description

- Four virtual sessions September - December
- 30+ congregations participated
- Explored the "enterprise risk management" model
- Tested tools for congregational risk management planning
- Identified key risk areas for congregations



Wave Cohort Insights

Top risk scenarios participants were concerned about

- Building damage/vandalism
- Cybersecurity
- Intrusions/Sunday services interruptions
- Finances (rising costs)

Other areas: emotional/spiritual fatigue, membership decline, government targeting, doxing, active shooters/physical violence



Introducing "Enterprise Risk Management"

Enterprise – holistic, structured approach across the organization

**Scenarios – situations
we imagine (grounding)**

**Assessment – thinking through
the impacts (clarifying)**

**Plan – ways to reduce
risk impacts (preparing)**

*Adapted from organizational
development best practices*



Categorizing & Defining Risk Scenarios

	Governmental	Non-Governmental	Environmental
Digital			
Physical			
Organizational			



Assessing Risk Scenarios

Risks	Impact (unmitigated)	Probability	Onset
Scenario 1			
Scenario 2			
Scenario 3			



Mitigation Plans

Risk Scenario	Description
Roles, Responsibilities & Collaborators	
Tools & Resources (including insurance)	
Plans, Policies & Procedures	
Training & Learning	



Combined Risk Matrix

Risks	Category & Assessment	Mitigation Plan	Implementation
Scenario 1			
Scenario 2			
Scenario 3			



CURRENT RISK LANDSCAPE – POLITICAL & SOCIAL ISSUES FOR CONGREGATIONS



Trends

- Repressive immigration regime with “surges,” troop deployments for targeted cities
- Federal government using funding to target civil society
- Travel risks for non-citizens, transgender people
- SCOTUS supports expansion of executive authority, but also protects free exercise of religion
- Right wing activation: white supremacist, anti-immigrant, anti-trans and anti-abortion
- Rising random violence and mass shootings
- Rampant misinformation, confusion of facts vs AI



Trends

- Historically high levels of protest activity (pro-Palestine, No Kings, anti-ICE/NG)
- Resurgence in mutual aid networks
- People getting activated to counter rising fascism
- More interest and attendance in congregations
- Increased interfaith, cross-sector cooperation

Scenario	Description
Right-wing protest	Right-wing or conservative groups protest at the congregation's building or event
Arson/Vandalism	The congregation's building or grounds are targeted and deliberately damaged
Legal status challenged	A state or federal agency targets the congregation for investigation or subpoena, for political reasons – nonprofit status, employment violations, “child abuse” for GAC, or a “terrorism” designation
Immigration Raid	Federal agents enter a church building for a raid or immigration enforcement action
National Guard Deployment	National Guard, likely with ICE/CBP, are deployed to the city/metro where the congregation is located
Disruptive Person	Person enters the church, esp. a Sunday service, with the goal of non-violent disruption; may or may not be experiencing mental health crisis
Violent In-Person Attack	Person enters the church, esp. a Sunday service, with the goal of physically harming people
Social Media Attack	High-profile condemnation of a congregation or leader on social media, leading to a deluge of attacks



Congregational Incidents (since 2023)

Based on UUA reporting systems:

- Right-wing protests
- Vandalism
- Threats
- Disruptive Person
- Menacing/Harassment

Common flashpoints – OWL, Black Lives Matter/Rainbow flags, trans ministers, drag queen story hour

Scenario	Mitigation Strategies for congregation	Mitigated Risk?
Right-wing protest	Local support for non-violent de-escalation, support for PR and media attention	Medium
Arson/Vandalism	Property Insurance, security systems	Low
Legal status challenged	General Liability Insurance, updated HR practices, public faith profile, support from UUA	Unknown
Immigration Raid	Clarify public space; risk depends on connections/presence to immigrant communities	Unknown
National Guard Deployment	Community-level planning; risk depends on congregation's physical location	In Process
Disruptive Person	Security and response procedures; debrief	Low
Violent In-Person Attack	Emergency & evacuation protocols, monitor access; physical hardening; hire security if known threat exists	High
Social Media Attack	Crisis communications (with UUA support), protocols for hiding website & social accounts	High



Case studies – Online harassment can escalate quickly



Remember...

Reach out to your UUA Congregational Life staff if you are facing a crisis related to risk or safety. We can provide support and guidance for your planning, public relations, digital security, physical security, and congregational trauma response.

The UUA also tracks congregational safety incidents. You can report one here: <https://uua.wufoo.com/forms/mvxxg3c1wsrqjb/>