**Underlying Conditions & Amplifying Stressors**

- Limited financial and organizational capacity to respond to change
- External economic influence
- Lack of affordable housing
- High property/rent costs
- Cost of transportation

**Impacts on business, agriculture, tourism, commercial environment, jobs & economic diversity**

- Erosion and soil degradation
- Disrupted flow of goods and services
- Reduced crop yield
- Displaced transportation networks
- Damage to property/crops
- Displacement of employees
- Loss of tourism - public lands closures - shorter ski season - debris flows in river - air quality

**WARMING**

- Increased healthcare costs
- Increased water temps impact on aquatic life/fishing
- Increased cost to treat / supply water
- Decreased water quality and availability
- Earlier snowmelt demand
- Increased energy demand/cost
- Crop heat stress
- Longer growing season
- Increased CO₂ possible increase in crop yield

**DROUGHT AND WILDFIRE**

- Livestock loss during extreme temps
- Increased indoor/outdoor temperature impact on productivity
- Increased disease and pests
- Disrupted flow of goods and services
- Reduced crop yield
- Increased irrigation demand
- Loss of tourism - public lands closures - shorter ski season - debris flows in river - air quality

**EXTREME EVENTS**

- Environmental stressors
- Economic stressors
- Social stressors