

Mechanics

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Tabaxi in water

Due to Tabaxi being cats, they don't enjoy getting wet or being in water. As a result they have the following disadvantages:

When standing/walking through water movement speed is halved (due to frantic shaking of the Tabaxi's legs to kick off the water).

When swimming or otherwise fully immersed in water regular non-swimming speed movement rules are applied, but as soon as the Tabaxi reaches dry land they will take 1 full turn washing themselves and can't perform any other actions.

Non-forest cat Tabaxi also incur a 10 minute weakness to cold damage after being fully immersed in water, until their coat either dries naturally or they are near a heat source.

Storm magic and its consequences

Elemental magic associated with storms (lightning, thunder, snow/ice storms, etc.) has ramifications on the wider world through the regional impact of the storm that spawns this type of magic. A single thunderclap won't be an issue (besides someone getting startled and possibly spilling their tea as a result), but if you go summoning intense lightning magic to smite an enemy, the storm capable of producing such effects needs to exist as well. And those storms exist beyond the immediate battlefield, bringing storm associated weather to the wider region (rain / flash floods / winds / property damage) which causes collateral damage.

This is one relevant core concept to the whole issue society seems to have with storm clerics / paladins / divine storm magic users is that storms are inherently disruptive. It is also precisely for this reason that the Open Halls of Thunder banded together to fund the Stormward Sanctuaries and their outreach mission to help not just shelter those affected by the storms, but also help with managing the damage afterwards.

They know their divine magic and control of storms is a “with great power comes great responsibility” thing.

Where this becomes extra blurry for the general population is that not all storms are caused by the hall, sometimes Thor will directly manifest his power on the mortal plane through a storm that they did not summon.

Meta-comment: For an idea of scope, think about how the Avengers "save" a city, only for the collateral damage to be so big that, to the average person, it feels like the city got destroyed anyway.