

Organic Towns



Start, Grow, and Manage an Organic Settlement in Any TTRPG

Organic Towns

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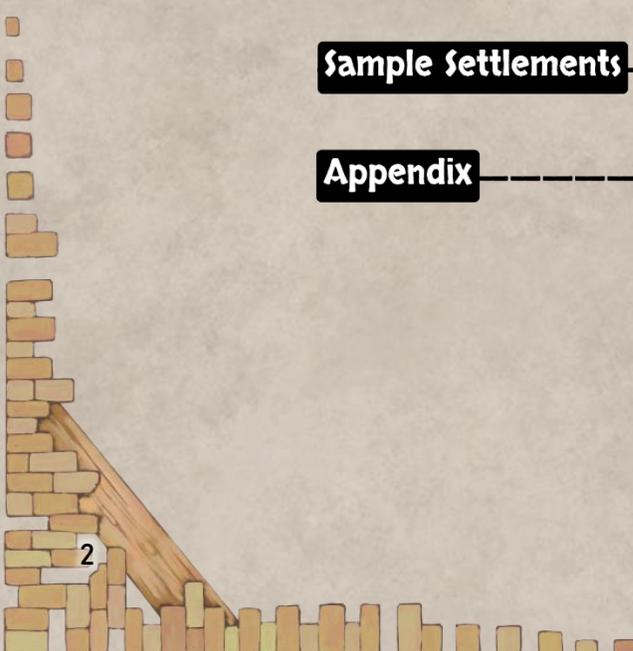
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Introduction

Settlements – from the smallest frontier village to the sprawling megacity – have always been a cornerstone of fantasy tabletop roleplaying games. Many parts of making great settlements are obvious: make interesting NPCs, flesh out the key points of interest, come up with tavern menus and general store supply lists. However, it's so easy, even bordering on unavoidable, to make static settlements. The players arrive, check out the sites, meet some locals, and then leave to go on the next adventure. When they come back, everything is just where they left it. There might be new quests to check out on the quest board, there may have been a goblin attack on the farmer's flock, but nothing much else has happened. In a game where the GM is constantly focused on making content that revolves around the party, it's easy to forget that some of the richest, most interesting details of

worldbuilding can happen – *should* happen – independent of the party. It's when the party discovers a changing settlement tapestry that is truly *organic* that the party feels like they are in a real, living world.

Being a GM is so much work. Rather than put the onus of making a rich, living settlement on the GM, Organic Towns seeks to make a comprehensive system that is easy to run, can be modified based on the level of involvement of the players, and that creates a living, breathing town that is completely unique to your own customized village. Your world and the settlement that you want to run is completely one of a kind. Organic Towns is tailored through building selection, upgrades, and settlement actions to be customizable to fit your world.



Organic Towns

Using Organic Towns

Organic Towns is totally customizable not just to your unique village, town, or city – but to how you want to run it. Whether you want to apply Organic Towns to an already-established published settlement, your own custom-made settlement, or you want to found a village and start from scratch, Organic Towns is flexible enough to meet your needs.

Organic Towns Assumptions

Organic Towns is written based on some assumptions. The first assumption is that your fantasy world has a level of technology similar to 13th century medieval Europe. Mills, smiths, and efficient agriculture are common. Additionally, Organic Towns assumes that magic and monsters not only have a role in the world but are a basic fact of everyday life. If your world has low technology, low magic, or no magic, then some buildings may not be a good fit or even believable. Consider these things – as well as other worldbuilding fundamentals – when using Organic Towns, especially when selecting buildings to construct and settlement action. Additionally, a world where technology is more primitive may have an impact on the length of time to construct building. If your world has no mills, cranes, or advanced construction techniques, a curtain wall may take many years to build.

Salt to Taste

The buildings, progressive event tables, and settlement actions in this system strive to seek a balance between specificity and broad applicability.

If a random event states that a guard spots a chimera but your world has no chimera, change the event to best fit your particular world. Perhaps the guard spotted a young dragon, or simply a mysterious rider on a strange horse. Additionally, feel free to completely reskin entire buildings. It's entirely possible that through some

reskinning, you could apply Organic Towns to moisture farmers living in a frontier village in a desert planet in the galaxy's outer rim, or to an entirely aquatic species that lives in bubble-cities three miles below the ocean's surface. In these cases, try to take the *intent* of the Organic Towns systems and modify the specifics to your world. The Harbor could be a Spaceport, the House of Healing could be a Hospital, and Dry Docks could be a Mechanic's Shop. This book even contains guidance on making your own buildings and progressive tables. So feel free to use what you like, reskin what you don't, and scrap the rest. It's *your* town, we're just here to help you make it as dynamic as possible.

Player Consequences

The one thing this book does not take into account are the action of the players. Too often, players feel like towns are simply there for their own benefit rather than being living, breathing creatures of their own. However, there are times where you want to have the party's actions inform the dynamic of your settlement. Did your party just go on a shopping spree, intimidating every shopkeep they came across into giving them a discount? Sounds like the town just got a -1 Morale modifier. Did the party just successfully catch a murder or uncover a crime ring? Maybe you should tweak the town's Crime modifier down 1. Maybe the party just routed some nearby bandits from their hideout and handed over the leader to the local guardhouse. The Bandit Hideout should be reduced by one level. When the players make actions that affect the settlement, think about how that might convert into game mechanics and adjust them accordingly. The party wants to feel like the settlement isn't just there to serve them, but they also want to feel like their actions have consequences that ripple across the settlement.

When in Doubt, Round Up

Organic Towns involves a fair amount of basic math, some of which can result in numbers with decimal points. Whenever you end up with a number with a decimal point, round up to the nearest whole number.

Three Ways to Use This Book

While Organic Towns is made to make interesting towns that – through some crafty progressive event tables – develop interesting hooks, gossip, and events all its own, there is still some maintenance and score keeping required by the GM. If you like some crunch, awesome! Read the whole book and follow the rules as they've been written, and you should have a settlement that you're not just proud of but that's actually fun to run behind the scenes. Do you want to run your own town and get all the benefits of Organic Towns but you're too busy to have to follow and learn yet another rule system? Sounds like the Simple Rules is where you should go. Do you already have a town you love but you want to breathe some life into it? Check out Start at the End.

Rules as Written

For the GM who wants to follow the rules as written, you should read this book to the end to understand the system and major concepts. If you are founding a town or want to make one from scratch, check out the Founding a Town section and begin there. If you already have a town, grab a Settlement Sheet and, to the best of your ability, fill in all the details including population, constructed buildings, and upgrades. If you're not sure if your Merchant Guild is actually a Trading Company, don't sweat the details. Just make it as accurate as possible without stressing out over it. Once your settlement has been outlined in the Settlement Sheet, you can then begin running it monthly, checking for random events, spending monthly settlement points on upgrades and buildings, and keeping track of Morale and Crime as outlined in the rules.

Simple

Hey, we get it. There is so much work and game prep to contend with as a GM. We're here to make your life easier, not harder, so if you want to simple, trimmed down version of Organic Towns, we don't blame you. For the simple version of the

Organic Towns system, we recommend not tracking population growth, settlement points, defense score, or building construction. Instead, once you have your town outlined on the Settlement Sheet, keep track of its Morale and Crime modifiers only. Roll each month to determine the latest events based on the size of your settlement (village/town/city), and make note of Morale and Crime score changes. Roll on those tables each month as well. Add new buildings and upgrades at intervals that makes sense for your settlement.

Try to anticipate new buildings you'd like to add so that you can describe the construction to the party. It's fun for them to see one month that a new Brewery is being built and to then see that's open the next time they're in town. As a rule of thumb, you can construct/upgrade one building every three months for a village, two months for a town,



and twice per month for a city. Even though you're not tracking construction per say, you can use a building's construction time to get a rough idea on how long you should wait before adding a new fully constructed building to your town.

Start at the End

The third option – and by far the least work for the GM – is to simply build the town you want, not worry about new construction projects, and simply use this book for its progressive event tables based on the building your town includes. You can also track Morale and Crime to use those tables as well. Roll each month to determine what happens and then incorporate that into your worldbuilding, hooks, and town gossip.

Behind the Scenes vs With the PCs

Organic Towns is designed to be used by GMs behind the scenes as part of their game prep. However, this system can also provide a framework for PCs to take a leadership role in the governance of a settlement. In this case, we suggest keeping the mechanics of the system concealed behind the GM screen, but using it to guide decision making for the players. As random events occur, the players can use them as the basis for adventures and settlement decision making. The players can decide how to manage monthly revenue and resources, direct the construction of buildings, and the training of the settlement's army. Self-directed player leader may be fine running the show on their own. However, a great way to implement a player-run settlement is with the help of a small council of NPC advisors. Three advisors is an ideal number as they can represent different interests and perspectives within the settlement. A military advisor may advocate for training a new company of archers while the treasurer will encourage upgrading the town's road system to stoke new trade opportunities. NPC advisors allows for decision points like raising taxes and the pros and cons of building a brothel as engaging roleplaying



opportunities rather than exposition. One important thing to remember is that players shouldn't feel like their characters are making decisions in a vacuum. If players raise taxes, they risk affecting morale and may see residents protesting in the streets. If they opt to pay for a festival to celebrate a military victory, they should see the celebration. Every decision they make should have tangible consequences that they can see as they move through the settlement and talk to NPCs.

If the party takes an active role in the governance of the settlement and you choose to use the optional Settlement Leadership rule, pick the government option just as you normally would. If that type of government requires that you choose a leader, pick the Balanced Leader. Alternatively, you can choose the leader type that you think best describes the player leaders.

PCs as Business Owners

As PCs accumulate hordes of treasure from their

adventures, they'll no doubt start looking for ways to spend it. One thing players might want to try their hand at is investing in a business. Merchant shops are the most obvious choice but entrepreneurial players might wish to instead invest in an apothecary, a brewery, and no doubt, the bard will want to start a brothel. No matter what business venture the players initiate, here's how to manage it.

Build: If the players decide to build or purchase a business, convert the SP requirement of the business into gold. If the party is starting a new business, they give that gold to builders who construct it. If they are buying an existing business, they pay that to the previous owner (if the NPC is amenable to selling).

Manage: Whenever a random event occurs for the building, think about how to include the player owners. For instance, in the event of a building fire, leave it up to the players to decide what to do. If there is a theft or some other incident, the party should have to decide how to proceed. Depending on the random event for the building, this may require some adjustment by the GM.

Profit: Businesses that are well run will hopefully turn a profit which the player should then enjoy a piece of for their investment. To determine a businesses' monthly profit, roll a d6 a number of times equal months required to build the business divided by two and rounded up, then minus the number of months to build, and finally multiply that amount by 1 SP, which you can then convert into your systems gold equivalent. The build times used is ONLY for the building's current level. The profit for a level II building does not take into account the time required to build the level I building.

$$((\text{months to build}/2)\text{d}6 - (\text{months to build})) \times 1 \text{ SP}$$

For example, if a player invests in a Brewery (level III), the monthly profit would be $(2\text{d}6-3) \times 1 \text{ SP}$.

As GM, use your discretion to adjust the modifier to the d6 rolls to reflect the player's actions within the context for the business. For instance,

using the brewery example above, if the players routinely use the brewery as a venue to throw free parties for their friends, you may decide to change the profit formula to $(2\text{d}6)-5 \times 1 \text{ SP}$. Alternatively, if the players exhibit business acumen by finding a unique way to market the brewery's ale or by making a thoughtful and competent hire, you might adjust the formula to $(2\text{d}6 -1) \times 1 \text{ SP}$.

Definitions

Organic Towns, particularly in the buildings' progressive events tables, uses some shorthand and acronyms that you may not be familiar with. Phrases related to monsters was developed in an attempt to create a common understanding of monsters which can be difficult to achieve where the relative power of various creatures can range tremendously between different roleplaying game systems. Here are the definitions for these words to help you understand the system's intent.

Low Level Monster – These are common monsters, typically humanoids, that often attack common folk, travelers, and merchants. They are the monsters that adventurers usually confront when they are just starting out. Examples could include goblins, skeletons, bandits, orcs, cultists, bears, rust monsters, and zombies.

Medium-Level Monster – These monsters are stronger and more powerful. They can ravage villages and wreak havoc on unprepared adventurers. These are the types of monsters adventurers typically deal with in the middle of their adventuring careers. Examples of medium-level monsters may include giants, young dragons, lycanthropes, wraiths, dinosaurs, basilisks, and golems.

High Level Monster – These monsters are extremely powerful and, left unchecked, have the potential to destroy cities and threaten entire kingdom. These dangerous foes are only challenged by extremely powerful adventurers. These monsters could include ancient dragons, liches, krakens, terrasques, vampire kings, and purple worms.

BBEG – Big Bad Evil Guys are the central villains in a story. They are not associated with any particular monster group and campaigns will often have several, with each campaign story arc focusing on the party confronting and overcoming one BBEG. They are the master manipulators, the schemers, and the ones behind the scenes trying to thwart the players' actions

PCs – Player Characters are the heroes of the story who are controlled by the players.

Friendly Settlement – This is a settlement that, in relation to the settlement being run by the GM, is an ally. The relationship between the GM Settlement and the Friendly Settlement can range widely with some having firmly-structured treaties guaranteeing anything from trade rights, shared map information, military support, or shared resources. Other Friendly Settlements may have handshake alliances between leaders who share a bloodline, values, or common interest.

Rival Settlement – A rival settlement is, in relation to the GM Settlement, at odds with them in some way. These settlements are not at war with one another and in fact, may even enjoy lucrative trade deals with one another. However, relations tend to be uneasy with the settlement having contradictory values, interests, or competing over the same resources. Rival settlements may contend over territory such as key crossroads, bridges, or shipping routes. These disputes are fought through political maneuvering, treaties, and posturing rather than open warfare.

Neutral Settlement – In relation to a GM Settlement, a neutral settlement is one where no existing relationship has been established, usually because relations have only just started, though it could be because relations have intentionally not been established. Neutral settlements represent both potential economic opportunities and threats to the settlement security.

Enemy Settlement – An enemy settlement is one that is openly at war with the GM Settlement. This war can be a cold standoff that has been

maintained for decades with only a few hostile encounters of the years or an active war where the threat of raids and siege is imminent.

Member of Court – This term is used to describe an NPC that has political influence with the settlement. These NPCs could be nobles who participate in court, advisors who meet with the settlement leader through a small council, or perhaps spouses and family members of the settlement leader. Members of Court are mentioned occasionally in progressive events and it is a good idea to establish at least 2-3 NPCs who fulfill this role.

Settlement Turn – This is when all the action (and mechanics) of Organic Towns takes place. The settlement turn happens once per month, typically at the end of the month or as decided by the GM.

Settlement Actions – In addition to constructing and upgrading buildings, SP can also be spent on Settlement Actions. There are numerous settlement actions that range from hunting to provide supplemental food to the settlement, training new military units to protect the settlement, or even building merchant ships to increase the taxable income of the settlement.

Settlement Points – More commonly referred to as SPs are a measurement of a settlement's available resources to construct buildings and take actions. SPs are determined by population – 10 residents equal 1 SP.



Key Mechanics

Settlement Points

Settlement Points (SPs) are the foundation of Organic Towns. Settlement points are a representation of laborers, raw materials, and gold. To determine a settlement's baseline monthly Settlement Point allowance, divide the population by 10 and round up to the nearest whole number. For instance, a small village with 257 residents would get 25 SPs each month. Settlement Points reset each month, unspent Settlement Points do not carry over to next month.

Settlement Points can be spent to construct buildings or take Settlement Actions. For example, a house can be built in one month and costs 3 SP. Going back to our sample village, the Town Manager could decide to spend most that month's points by constructing 8 new houses. It's important to remember that SPs are a representation of a settlement's resources. Even though 1 SP is represented by 10 residents, that does not mean that all 10 residents are laborers who work on the project for which their representative SP is spent. Towns are filled with laborers, farmers, children, shopkeepers, managers, craftsman, adventurers, the elderly, and folks who struggle with disabilities. A healthy settlement needs a wide variety of residents and professions to function properly. For each 1 SP that is spent on a project, you can assume that 2-3 residents are physically involved.

Although a settlement's monthly SP allowance is fixed, the cost of buildings can vary greatly depending on several factors including morale, availability of resources, and random events.

Morale

A settlement's morale modifier represents the general mood in town. Residents with high morale are happy, are cheerful, friendly to visitors, grateful for the town's leadership, and eager to

help the town succeed. Residents with low morale are gloomy, generally unwelcoming, resent the town's leadership, and will sometimes take actions to undermine the settlement. Each month, there is a 50% chance of a random event from the Morale Table occurring in a settlement.

Generally, a settlement with plenty of food, water, housing, and low crime will be content. Certain buildings can modify morale. Some random events can affect morale as well. The GM should keep track of the current Morale as it impacts the SP cost of buildings and random Morale Table rolls each month. A settlement that has a Morale modifier of at least +3 pays a reduced construction price of -1SP per building project. A settlement that has a Morale modifier of at least -3 pays an increased construction price of +1SP per building project.

Availability of Resources

Buildings require physical components such as wood, stone, and metal to build them. There are three levels of availability: rare, adequate, or abundant. If a resource is abundant, then it is readily available for the settlement's builders and buildings that use the resource takes 33% fewer SP to construct. If the resource is adequate, there is no effect on the SP cost of buildings that use that resource. If a building that requires that resource is rare, buildings that require it cost 33% more SP to build. GMs may swap out these three resources for others that make more sense for your campaign. For instance, a campaign featuring a settlement in a vast grassland may feature buildings largely constructed of bone and animal hide instead of stone and wood. It is up to the GM to determine the availability of these key resources in their campaign setting. If your settlement is in the underdark, stone may be abundant, but wood is probably rare.





Random Events

Some random events may also affect your settlement's monthly allotment of SPs or the cost to construct buildings. You can keep track of these events on the reverse side of your Settlement Sheet. Random events are a key component of Organic Towns. They represent the major events and rumors that form the texture of a settlement to help create a world that is independent of the players. Events can be negative, neutral, or positive and can affect a wide range of aspects of your settlement. Players may learn of these events in the form of rumors and gossip or, depending on the events, with their own eyes. For instance, if in a random event a house burns down, the party will likely see the burned-out husk of the building, smell the scent of smoke, or hear the cries of the family who just lost their home. The random events tables provide the seeds to implant interesting events into your settlement, but the GM should consider their world and how to best incorporate the event into the story for the players.

GM's Discretion

This book provides a system, mechanics, and framework for creating settlements that come to life in your world. However, only the GM knows best how to translate this book through the lens of your unique world. If a random event doesn't quite

fit in your world, you should feel empowered to tweak it as necessary. For instance, if a random event says that your settlement discovers a colony of benevolent werewolves but in your world, Lycanthropy doesn't exist, change it! Perhaps the settlement instead contacts a colony of shapeshifters, wood elves, or androids! Only you know what would make sense for your world. Take the spirit and intention of the event and translate it into what would fit for your game, your town, and your players.

Weather

Weather is something that is entirely unique to every climate. Does your world have winter? A monsoon season? Does it suffer from sudden and extreme storms? Maybe it's sunny and warm every day. Consider the weather pattern for your world and how they would affect things like Settlement Points. Building a house during a frigid and brutal winter is much more challenging than building one in a temperate and mild summer. Depending on the severity of the conditions, you may consider increasing a given building's SP construction cost by 25% or 50%.

SP to GP Conversion

Although Settlement Points are based on a combination of gold, manpower, and building resources, there may be times when you wish to convert a building's SP cost to just gold pieces (GP). For instance, the party may wish to build an estate or a merchant shop in town. In this case, you can use this chart to determine the conversation rate in some popular systems.

Depending on the TTRPG system you are using, 1 SP has the gold equivalent of:

5E = 35 GP

PF1/3.5E = 10

PF2 = 3 GP

OSR = 25 GP

SP to GP conversion was determined by comparing the costs of similar items between systems such as

the comparative value of long swords, galleys, and keeps. Determining an exact conversion rate is difficult and if it feels too high or too low for your system, feel free to adjust accordingly.

Awarding SP

There are times when SP may be an appropriate reward – either for the players or for the settlement. If the party successfully routes cultists from a nearby stronghold, they may discover a significant provision of lumber, tools, and raw construction materials. In this instance, if the party communicates this to the settlement and helps them acquire it, the settlement may receive a surplus of SP for the month. In these times, the GM should use their judgement as to how much building materials are recovered. If the materials are enough to build a Merchant Shop then the raw materials probably equal about 5 SP. If there is enough raw material to construct a stone keep, it may be about 50 SP. Don't forget that the raw construction materials represent only one facet of Settlement Points – the rest being gold and labor.

Other times, the GM may choose to use SP as a creative reward for players when they have helped the leadership of the settlement. After slaying a dragon that had made the roads outside of town unsafe for months, the settlement leader may offer to construct a building in honor of the players and offer them ownership over it. It can be helpful to conceptualize the reward by first thinking what an appropriate gold reward might be for the players actions and to then convert it into SP. Work with the players to determine how they wish to spend the SP and what role they will have within the finished building.

Construction

Each month, during the settlement turn, you can spend SP to construct or upgrade buildings. There are 39 different buildings, 38 of which can be upgraded. With so many choices, it can be confusing to understand what benefits each brings and how you should prioritize your building construction. This section aims to shed light on these details.

Building Mechanics Table

	A	B	C	D	E
	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits	
I	Sufficient Food and Water	50/2 Mo/Wood	-2 SP/Mo	+1 Trade	
	At it's most basic iteration, the Trail is a simple path that connects the settlement to other nearby settlements, roads, and important landmarks. The Trail is maintained by laborers who flatten grass, cut low-hanging branches, and only where absolutely necessary, build makeshift bridges.				
II	Sufficient Food and Water, Road I	75/4 Mo/Wood + Stone	-5 SP/Mo	+2 Trade	
	Upgrading to the Dirt Road widens the road so that it is more easily accessible by carts and merchant caravans. Bridges are sturdier and often made of stone, and additional laborers work to maintain paths that are clear of debris and natural hazards.				
III	Sufficient Food and Water, Road II	100/6 Mo/Wood + Stone	-25 SP/Mo	+3 Trade	
	The Cobblestone Road is built to last. The sign of any strong economic hub, Cobblestone Roads are loved by Merchants. The roads are well maintained, clearly marked, and when needed, patrolled by soldiers to keep travelers safe and the flow of money going. Cobblestone Road are usually heavily trafficked and wagons can almost always be hired to transport travelers for a moderate price.				

Sample Building Mechanic Table

F

A.)Level

Every building has three different level except for the Merchant Shop. Most buildings are renovated as they upgraded though some, such as the Well, are brand new buildings rather than simple upgrades. Which level building you have will have will determine which dice you use to roll for the Building Event Tables. Level I buildings roll a d6, Level II buildings roll a d12, and Level III buildings roll a d20. For instance, if your settlement is a Town and you roll a 40 on the Building Roll Table (Town) and your Tavern is a Level II, you would roll a d12 on the Tavern Building Event table to see what event has happened there.

B.)Prerequisites

This tells you what is required for this building to be constructed or upgraded. Most buildings have at least one prerequisite but not all of them do.

C.)SP/Construction Time/Resources

This tells the Settlement Point (SP) Cost per month that is spent during construction of the building, the number of months that it will take for the building to finish construction, and the resources used in building it.

D.)Maintenance

Some building – especially ones with workforces needed to run them – have an ongoing monthly maintenance cost. Be sure to consider the monthly maintenance cost of buildings you choose to construct. A village with a large standing army may be well protected but the monthly expenses to maintain the troops will quickly strangle the expansion of the town. When you upgrade a building, the maintenance cost of the new level *replaces*, rather than *stacks on*, the old maintenance amount.

If you stop maintaining a military unit, the unit dissolves and its benefits are lost. If you stop maintaining a ship, the ship stays in harbor but no benefits are gained until maintenance is resumed. If you stop maintaining a building, there is a 50% chance each month that its benefits end. If you stop maintaining a building at a higher level but maintain it at a lower level, there is a 50% chance each month that the benefit from the higher level will end. Once maintenance begins on a building again, the benefits immediately take effect the next month





E.) Benefits

Every building – except for the Bandit Hideout – provides at least one benefit to the settlement. When a building is upgraded, the new benefit for the level is added to the settlement sheet, stacking with previous benefits.

Water – Sufficient drinking water is critical for the survival of the town. Without it, residents will begin dying. Having enough *Wells* will ensure adequate water.

Food – Having enough food for your residents is also crucial if you want to avoid death, starvation, and disease. *Pastures* and *Farms* create most of the food your settlement will need. Food can also be supplemented through hunting, fishing, and Trade.

SP – Settlement Points are the lifeblood of a settlement. These are spent to construct and upgrade buildings, and can also be spent on Settlement Actions. Any building where gold is spent (and therefore taxed) helps to raise SP, including *Markets*, *Merchant Shops*, *Arena*, and *Brothels* to name a few.

Population Growth – This is a measure of how many people are being born and who are immigrating to the settlement compared to how

many are dying. A positive population rate is crucial for the growth, health, and economic success of a settlement. Buildings that affect public health such as *Cemeteries* increase population growth.

Housing – This represents the number of people who can be adequately housed within the settlement. A lack of housing will increase crime and decrease morale. *Houses* are the most obvious option to add housing though some other buildings create it as well.

Morale – This is an indicator of the overall mood within a settlement. Towns that are poorly managed or that have experienced recent violence or other traumatic events have poor morale. The Morale Score is added to monthly Morale Table Rolls. Towns with bad morale can experience xenophobia, civil unrest, or even violent uprisings. Towns with high Morale are welcoming to new people, are resilient to hardship, and are cultural epicenters. Buildings such as *Taverns*, *Arenas*, and *Temples* can increase morale.

Trade – This is a representation of economic commerce with other settlements, countries, and trading companies. Finding ways to import and export more goods makes the settlement more resilient to hardship. The settlement's Trade Score is a pool of resources that the settlement leader can draw from in times of need to help reach goals and avert disaster.

Crime – The only statistic for the settlement that is detrimental to its wellbeing, the Crime score monitors how active, entrenched, and volatile crime is in the settlement. Crime increases over time as the settlement's population increases but negative Morale and events can also impact the level of crime. Buildings such as *Orphanages* and *Guardhouses* help to keep the crime rate low.



Defense – This score is a measurement of the military and defensive prowess of the settlement and how capable it is of defending itself against attack. Several buildings improve the defensive capabilities of a settlement including *Walls*, *Gates*, and *Towers*.

New Settlement Actions – Some buildings unlock new Settlement Actions such as building ships or training military units. The *Barracks*, *Docks*, and *Dry Docks* unlock new Settlement Actions.

F.) Description

This box provides a brief description of the building itself along with guidance on amenities the building might provide to the town outside of the mechanical benefits.

What to Build

The obvious choice is to build what you want and what will be most beneficial to the.

settlement.

However, the most interesting and dynamic Organic Towns are the ones where the GM approaches the settlement as though it were a character they were playing. Consider the settlement's government and leader type. If you have the leader fleshed out as an NPC, consider their motivations to help you decide what to construct. Approaching settlement management in this way will further ensure that the town is a self-contained and dynamic world all its own.

Duplicate Buildings

While any building in Organic Towns can be built multiple times, most of the buildings' benefits do not stack. For instance, once a Tavern has been built, it can be upgraded, but the settlement does not gain any benefits from building additional Taverns. There are a couple of buildings that can be built multiple times however, their benefits stacking

each time. Those buildings that can be built numerous times are:

- **Houses** (All Levels)
- **Outpost** (All Levels)
- **Merchant Shop**
- **Well** (Level I Only)

The settlement sheet allows the GM to keep track of the number of each of these constructed buildings.

Adding or Modifying Buildings

Depending on your campaign, your setting, or your settlement, there may be a building you want to construct that is not listed in *Organic Towns*. With some prep work, you can create your own buildings and add them to your settlement. Here is some guidance on how to add a building that will fit in with the rest of the system.

Is there a building that is similar to the one you want? It may be easiest to simply reskin and change the flavor text of one of the buildings to better suit your game.

If you can't reskin a current building, think about whether your building is comparatively small, medium, or large. As a rule of thumb, you can copy the SP Cost, time to construct, and needed resources of a comparable building. The Tavern is an example of a small building, the Inn is a medium one, and the Keep is a large one. Use the SP/Construction Time/Resources of the comparable building for your own.

Next, answer the following questions:

- Are there any prerequisites for your building?
- Does the building have a workforce required to maintain it?
- What are the mechanical benefits of the building? Would it increase the settlement's Defense Score, Morale Score, or Trade Score? Would it reduce the Crime Score?
- If the building generates a profit that would be taxable, consider other comparable

buildings and copy that building's SP/Mo benefit.



- Are there any non-mechanical benefits to the building such as expanded availability of consumer goods, experts of a specific skill who can train residents, or something else?

Now that you have fleshed out the mechanics and requirements of your building, the final step is to make a Progressive Event Table for the building. This is the most time-consuming part of making your own building but also one of the richest for worldbuilding. The best method for doing this is to take the Event Table of a different building, leave the parts of the table that affect mechanics such as increasing or decreasing Morale or allowing for a free action but to swap out the flavor text for what would make sense for your new building.

Once you have done this, the final part is to consider how your building would fit into the Building Roll Table for each settlement stage. The easiest way to accomplish this is, if there is a building you are not incorporating into your settlement, to replace that building with your newly created one.

The Organic Towns Settlement

Location

Congratulations, settlement leader! You are about to begin running your very own Organic Town! However, before we start filling in your settlement sheet, you must first determine where the settlement will be. Consider your world, the geography and climate. This will have an impact on the settlement. What resources are common? Which are rare? The nearby forest has a healthy supply of lumber but its also lousy with monster. Is that lake over there filled with fish that can be caught or is the lake poisoned from underwater geothermal activity?

When placing your city, make sure you can answer the question “Why there?” Historically, settlements form where there is a clean source of drinking water, especially where rivers feed into oceans. Perhaps your city was founded by an important river crossing or a prosperous gold mine. Why the settlement was founded will help inform its values, history, culture, and the kinds of people who live there.

Availability of Resources

The availability of resources for your settlement is where story and mechanics intersect in Organic Towns. If the settlement is located in a desert along a river, lumber may be rare but stone quarries might be particularly fruitful. An elven settlement deep in a forest may have plenty of wood but mining operations that seek metal may be a waste of time.

In Organic Towns, there are three natural resources to consider (wood, stone, and metal) and three levels of availability (rare, adequate, and abundant). It is ultimately up to the GM to figure out how plentiful these building resources are in the location where the settlement is. How common they are will affect the SP cost of buildings that require them. It's recommended that the GM assign one of each availability level to each of the three

resources – or simply makes all three resources adequate. Making resources overall more or less plentiful will impact the speed at which settlements grow.

As GM, you have authority to change or even add new resources for construction. For instance, a migratory, nomadic people may build their buildings with animal hide and bone instead of wood and stone. In a science fiction setting, resources might change from wood, stone, and metal to metal, energy capacitors, and electronic components. You can change the language and flavor text but still lean on the same mechanics.

Founding a Settlement

An exciting way to use Organic Towns is to set out on an expedition to strange and distant lands and found your own settlement. When doing this, make sure you know how many people are helping to start the settlement as your population determines your monthly SP. People who are willing to face peril to start a new life in an unknown land do so for a reason. Consider what it is that motivates these people to risk their lives for a new start as it will determine a lot about your settlement's identity.

Founding a new settlement is risky – but also exciting. People will endure a lot to start their very own new settlement. When founding your own settlement, you do not need to roll on the Inadequate Housing Table for three months. If, after three months, there is still inadequate housing for the population, follow the rules for Inadequate Housing as you normally would. People understand and expect a certain amount of hardship and prepare for it accordingly. This grace period buys the settlement needed time to build homes and basic infrastructure.

To get started, simply add the population of your founders to the settlement sheet, start with a Crime



modifier of 0, trade modifier of 0, Morale modifier of +1, and a Defense score of 0. The starting Population Growth rate is 3%. Set the availability of resources for wood, stone, and metal based on what you decided about the settlement's starting location. If there is a fresh source of clean drinking water nearby, follow the rules in the Water section on page 30. Then, get started by taking the settlement's first turn. In the beginning, growing the settlement will be a constant struggle of spending limited monthly SP while attempting to ensure the settlement has adequate water, food, housing, and defense against outside threats – just as it would be in real life. If the players have a leadership role in the settlement's founding and they feel overwhelmed, help guide their choices using advisors. Organic Towns can help create tense roleplaying and decision making for settlement leaders, especially in the fragile early days of a settlement's beginning.

Running an Existing Settlement

If you are running an existing settlement – either one from an official setting or your own that you now wish to manage with Organic Towns – you will first need to translate the information you

currently have of the town into a filled-out settlement sheet. Almost certainly, you will struggle to convert it precisely. Does everyone have housing? Is your temple of Athena a shrine or a sanctuary? The residents are happy that the bandits plaguing them have been ousted by adventures, but they're still worried about the green dragon that's been spotted nearby – how does that translate to Morale? Just do the best you can in this process. You may be tempted to be generous in how you flesh out the town's settlement sheet but issues with the town can create some interesting and engaging situations for players to encounter. Once the settlement sheet is complete, you can then begin managing the town with its monthly turn.

Settlement Stages

As settlements grow, they go through different stages of development. Larger settlements have more resources and opportunities, but they also have more problems. Depending on which stage your settlement is in will affect some of the settlement's modifiers as well as what happens during its turn.



Village (1-999 Residents)

At this early stage in a settlement's life cycle, things are quiet. Residents are just trying to get by and make a life for themselves. Villages are small and often evade notice by major threats in the area. When taking a monthly turn for a village, the GM makes the following rolls

1x Morale Table Roll*
1x Crime Table Roll*
1x Building Roll

Additionally, when making a building roll, make sure it is on the Village Building Roll table.

*Villages with populations below 250 residents make Morale and Crime rolls once every three months instead of once per month.

Town (1000-4999 Residents)

A town has a nice middle ground, claiming some of the amenities and resources of a city but without the crime and anonymity. With the settlement growing, all kinds of people with ranges of skills and perspectives add their voices to the community. When a Village reaches 1000 residents, it becomes a Town and immediately, the following effects take place:

Morale -1
Crime +1

Additionally, with more people and events taking place, the number of rolls made each month changes to account for this.

1x Morale Table Roll
2x Crime Table Roll
3x Building Rolls

Now that the settlement is a Town, be sure to make the building rolls on the Town Building Roll table.

City (5000+ Residents)

Cities are apexes of civilization. Hubs for culture, knowledge, and commerce, they also tend to attract criminals and opportunists. Even

simply by virtue of so many different cultures and perspectives, disharmony in cities can often lead to discord or even violence. When a Town reaches 5,000 residents, it immediately becomes a City and the following changes take effect:

Morale -3
Crime +5
Trade +1

Additionally, the monthly rolls made during the settlement's turn increase to the following:

2x Morale Table Roll
3x Crime Table Roll
5x Building Rolls

Once a Town becomes a City, all of its building rolls now happen on the City Building Roll table.

Settlement Leadership

In Organic Towns, it's important to consider not just who the leader is but the type of government that the settlement has. The rules in this section are optional but they can add increased variety and customization to your settlement. If you chose to use this section, chose a government type and a leader type.



Organic Towns



Government Type

Monarchy/Autocracy

Kings, lords, and dictators' rule over their settlements with absolute authority. The ruler may be chosen through a hereditary bloodline, a religious organization, or they may have taken the role by force. If you choose this system of governance, your settlement gains the following benefits:

Modifiers – The settlement gets -1 modifier to Morale and a -1 to Crime at the Village stage and each time that the settlement advances in stage.

Monastic Rule – Your settlement leader wields absolute authority, and the settlement operates with a single vision and purpose. The cost of settlement actions is reduced by 50% (rounded up). This has no affect on the cost to maintain military units.

Oligarchy

The settlement is led by a group of individuals who have supreme power. This could be in the form of a small council, a triumvirate, or a circle of elders.

Modifiers - The settlement gets a +1 modifier to Crime and a +1 modifier to Trade at the Village stage and each time that the settlement advances in stage.

Settlement Manipulation – Once per monthly, when you have rolled for a building event, you may use this feature to reroll the dice. You must keep the result of the second roll.

Democracy

Representatives, elected by residents of the settlement, lead the town. This may be in the form of legislators, a high council, an individual ruler, or some combination.

Modifiers - The settlement gets +1 modifier to Morale and a -1 modifier to Defense at the Village stage and each time that the settlement advances in stage.

Elections – At the start of the settlement turn, you may decide to hold an election. The settlement's morale score gains a -1 modifier, you make one additional Morale Table roll than you normally would this turn, and then you may choose a new leader type.

Feudalism

A pyramidal caste system of vassals and lords, feudalism systems rely on the exchange of protection for goods and services. Commoners can be leveraged to achieve the goals of lords.

Modifiers - The settlement gets +1 modifier to Defense and a -1 modifier to Trade at the Village stage and each time that the settlement advances in stage.

Oaths of Allegiance – Settlement leaders can call their vassals to fulfill their oaths. Once per month, a Settlement Action can be performed for 50% of its SP cost (rounded up). This feature applies to the cost to train a military unit – but not the cost to maintain one.

Leader Type

Commander

An officer of a dozen military campaigns, the Commander brings military discipline and experience to their position in public office.

Veteran – The Commander leverages their military contacts to get the best rates for the settlement. The cost to build and upgrade the Barracks and the cost to maintain (but not train) military units is reduced by 50%.

Strict – Years of military discipline has made them out of touch with the needs of the general public. The SP cost to build and upgrade the Orphanage, Theater, and Trading Company is doubled.

Scholar

Well-learned and knowledgeable of the mysteries of the world, Scholars can apply their education and understanding of science to better manage the settlement.

Book Worm – The scholar has a strong academic background which helps them more efficiently manage certain projects. The cost to build and upgrade Wells, Academies, and Brewery is reduced by 50%.

Naïve – There is a difference between knowing what needed to be done and doing it. A lifetime

of research and scholarly pursuits has not prepared the Scholar for working with people. The cost of the following settlement actions is doubled: Hunt, Fish, Scout, Festival.

Merchant

The merchant has successfully built a commercial empire – now they're planning to leverage their knowledge and experience into running a settlement that is just as profitable.

Business Savvy – Years of business acumen and negotiating deals has made the Merchant uniquely qualified to run an economy. The SP cost to build and upgrade the Trading Company is reduced by 50%. The settlement immediately gains +1 Trade when the Merchant becomes its leader.

Additionally, the ceiling for the settlement's trade score is now +15.

Capitalist – While brilliant at managing money, Merchants struggle to take seriously projects that don't turn a profit. The cost to build and upgrade Walls and Keeps increases by 25%.

Mage

The Mage is a master of the arcane forces of the universe. They can bend the forces of nature to their will though the plights of the common folk are often forgotten.

Arcane Expertise – The Mage has many contacts in the magical arts who can help with various projects. The SP cost to build and upgrade the Mage Tower and Apothecary is reduced by 50%.

Additionally, the cost of settlement actions unlocked by the Mage Tower are reduced by 25%.

Disdain for the Mundane – Their obsession over magic makes the Mage disinterested in the management of some mundane projects. The SP cost to build, upgrade, and maintain the Mine and Lumber Mill is doubled.

Zealot

The Zealot has dedicated their life to worshipping and understanding the gods. This brings both blessings and shortcomings to how they manage the settlement.



Bounty of the Gods – With the favor of the gods, this settlement is truly blessed. The benefits of the Farm are doubled. Additionally, the SP cost of the Fortune of the Faithful settlement action is reduced by 50%.

Hubris – A life dedicated to the gods has not left the Zealot open-minded to other sources of knowledge. The SP cost to build and upgrade the Mage Tower, Academy, and Apothecary is doubled.

Populist

A person of the people, the Populist taps into the beliefs and values of the commoners to lead the settlement.

Union Labor – Once per month, when a roll is made on the Progressive Event Table for the Farm, Pasture, Mine, Lumber Mill, or Hunting Camp, the GM may reroll the dice, keeping the second result.

Settlement-Centric – The populist prioritizes deals that are beneficial to the settlement. Overall trade is reduced and the new ceiling for the settlement’s Trade score is +5.

Kleptocrat

The leader of an organized crime syndicate, the Kleptocrat knows exactly how to get what they want, though it comes at a price.

Crime Lord – Years of bribing the right people has left the Kleptocrat with a sprawling network of associates. Under the Kleptocrat’s leadership, the settlement gets 11 SP per month per 100 residents instead of 10.

Corrupt – Crime in the settlement isn’t just present

– it’s part of the settlement’s inner workings. While the Kleptocrat is the settlement’s leader, the Bandit Hideout is always at Level II and nothing can increase or decrease its level. Additionally, the settlement’s Crime score is +6 and nothing can increase or decrease it.

Guilds and Factions

Guilds play a key role in tabletop roleplaying games but are often underdeveloped. Here are some tables to help you create interesting guilds.

Thieves – Thieves guilds are, well, guilds of thieves. They operate outside the law and their existence may be an open secret or completely unknown. Thieves’ guilds provide training and resources for thieves including information on targets, fences to whom thieves can sell stolen goods, and reduced prices on tools used by the trade. Who thieves guilds steal from and why they do it can vary widely.

d10	Guild Type
1	thieves
2	adventuring
3	magicians
4	religious
5	political
6	explorers
7	mercantile
8	entertainers
9	academic
10	labor

Adventuring – Adventuring guilds are not unlike mercenary guilds. They accept contracts from paying benefactors. There is a huge range of the type of work adventuring guilds do – everything

Guild Leader

d10	Background	d10	Quirk	d10	Style
1	Ship Captain	1	Heavy drinker	1	Tyrant who craves power
2	Redeemed Outlaw	2	Odd exotic pet	2	Academic who reads more than leads
3	Famous Performer	3	Phantasmal limb	3	Machiavellian flatterer
4	Exiled Noble	4	Hosts elaborate feasts	4	Takes dangerous risks
5	Maimed Veteran	5	Whistles constantly	5	Disdains the law
6	Retired Adventurer	6	Extreme paranoia	6	Seeks revenge for death of family member
7	Elemental Spellcaster	7	Obsessed with dragons	7	Participates in most dangerous missions
8	Pious Farmer	8	Needs constant validation	8	Bumbling but well intentioned
9	Controversial Academic	9	One-upper	9	Secretly serves the BBEG
10	Interdimensional Traveler	10	Terrible listener	10	Indecisive, puppet for advisers



from recovering artifact from ruins to protecting pastures from hungry wolves. The guild's goal will help narrow down the scope of jobs the guild accepts and solicits.

Mages – Mage guilds provide work, training, and resources to spellcasters. A mage's guild may have requirements as to the types of spellcasters who are eligible for member (necromancers and blood mages are often shunned) and there may also be a level of magical proficiency required to advance in rank or to even become a member.

Religious – These guilds are focused on worshipping, honoring, and serving an individual deity, though some may cater to an entire pantheon. What a religious guild does and the members it attracts is totally dependent on the deity they serve. A guild that worships a lawful good goddess of war may look like an honorable circle of knights while a guild that reveres a chaotic neutral god of mischief may look like a bard's fever dream.

Political – These guilds are deeply entrenched in the affairs of settlements and nations. Depending on their goal, they may represent the common folk, seek to maintain order, or seek to conquer and expand the territory of settlements where they have a guild chapter. Settlements with a political guild will often have a guild representative serve as an advisor to the settlement leader. Political guilds may operate openly, advising the ruler through a member of court, or they may function discretely as spies.

d10 Guild Core Goal

1	Improve the lives of commoners
2	Maintain balance between society and nature
3	To right injustices in society
4	Bring order to chaos
5	Conquer evil in any form
6	Bring honor to a deity
7	Uphold ancient traditions
8	Power at any cost
9	Fight oppression and spread freedom
10	Discovery and knowledge



Explorers – Guilds of explorations seek to discover new lands, uncover lost ruins, and reclaim forgotten artifacts. Members will get opportunities to join missions into mysterious lands, leads on possible ruins to explore, and training in wilderness survival. The guild leads expeditions across oceans and into subterranean caverns. The eventual intent of their discoveries is dependent on the guild’s goal.

Mercantile – These guilds attract merchants, artisans, business owners, and entrepreneurs. Members can find investors, political representation, access to skilled workers, and regulations for fair wages and labor practices. Members may also get information about new opportunities for selling and expansion, especially in settlements with Trading Companies operating out of them.

Entertainers – These guilds cater to the needs of performers such as musicians, actors, artists, and even gladiators. Guild members can expect a higher rate of pay for performing than freelancers. They can also get access to high quality instruments, tools, and expert tailors. Some Entertainer Guilds are a front for spies or criminal activities.

Academic – These guilds seek information and knowledge, often in the form of ancient relics, lost tomes, and distant experts. They are treasure troves of information, and some have larger libraries than even the largest universities.

Labor – These guilds represent common laborers and advocate for better pay and work conditions. Though they start with good intent, many are fronts for organized criminal activity or end up taking advantage of their members.

Holiday					
d20	Celebrating	d20	Featuring	d4	Time of Year
1	a deity	1	a settlement feast	1	Summer
2	nature	2	a fireworks display	2	Fall
3	the settlement	3	everyone wearing a mask	3	Winter
4	individual ancestors	4	gift giving	4	Spring
5	a historical figure	5	singing and drinking		
6	solstice/equinox	6	no one leaving their homes		
7	an annual meteor shower	7	compulsory relaxation		
8	the harvest	8	ritual sacrifice		
9	a famous victory	9	a massive bonfire		
10	fertility	10	eating a specific food		
11	good luck in the year ahead	11	wearing specific clothing		
12	the past year	12	personal sacrifice for 30 days		
13	the settlement's founding	13	displays of gratitude		
14	an ancient hero	14	a month of feasting		
15	fathers	15	families gathering for the day		
16	mothers	16	lighting candles		
17	children	17	fasting for the day		
18	a different plane	18	the airing of grievances		
19	the military	19	settlement wide competition		
20	changing season	20	a specific tree or plant		

Holidays

Almost every culture celebrates “holidays” in some way or another. To add more depth to your settlement, come up with 2-3 holidays that are important to the

residents who live there or use the random table to generate some.

Gossip

Another great way to add depth to your settlement is with a revolving carousel of gossip for the players to overhear. Much of that gossip can be generated with the town events from the Morale, Crime, and Building tables. However, there may be times when you want to supplement those rumors with some additional ones. Use the tables below to complete the following sentence:

*Did you hear that **person** (Table A) **action** (Table B) **person** (Table A) **location** (Table C)*

Siege

A siege is when an enemy force surrounds a settlement, cutting it off from the outside world.

During a siege, the settlement:

- Receives 2 SP per 100 residents instead of 10
- Can construct and upgrade no buildings
- Trade Score temporarily becomes 0
- Is cut off from Mines, Lumber Mills, Outposts, Roads, and Hunting Camps (No SP maintenance owed, no benefits received, and no rolls on these building's Event Tables)

Additionally, for every day that the settlement is under siege, there is a 25% chance that Morale decreases by -1.

d100 Gossip Table A: People

1	a commoner	35	an aristocrat	69	a runemaster
2	a farmer	36	a diplomat	70	a cultist
3	a farm hand	37	a shopkeeper	71	a scholar
4	an herbalist	38	a leather worker	72	a brewer
5	a stable hand	39	a mill worker	73	a hunter
6	a servant	40	a miner	74	a fisherman
7	a tailor	41	an arborist	75	a dockworker
8	a jeweler	42	an armorer	76	a scribe
9	a barrel maker	43	a weaponsmith	77	a historian
10	a rope maker	44	a mage	78	a poet
11	a candle maker	45	a healer	79	a performer
12	a shop keep's spouse	46	a priest	80	a juggler
13	a farmer's spouse	47	an acolyte	81	an actor
14	a Noble's spouse	48	a hermit	82	a beggar
15	a merchant's spouse	49	a business owner	83	a ranger
16	a potter	50	a leather worker	84	a drunk
17	a smith	51	a weaver	85	an explorer
18	a carpenter	52	a cobbler	86	an archaeologist
19	a butcher	53	a laborer	87	a mercenary
20	a smith's apprentice	54	a construction foreman	88	a mason's apprentice
21	an elder	55	an adventurer	89	a carpenter's apprentice
22	a homemaker	56	a grave digger	90	a merchant prince
23	a baker	57	a glass blower	91	a retired merchant
24	a cook	58	an animal trainer	92	a fish monger
25	a merchant	59	a bard	93	a potion maker
26	a bartender	60	a thief	94	the settlement leader
27	a druid	61	a guild member	95	an advisor to the settlement leader
28	a soldier	62	an outlaw	96	the leader of an allied settlement
29	a guard	63	a bandit	97	the leader of an enemy settlement
30	a guard captain	64	a charlatan	98	a winemaker
31	a military commander	65	a sailor	99	a squire

d20 Gossip Table B: Action

1	drunkenly brawled with	11	staged a death to look like an accident of
2	got into a shouting match with	12	stole the family ring of
3	has been having an affair with	13	is a member of a cult run by
4	is conspiring to murder	14	is pregnant after sleeping with
5	has an illegitimate child with	15	has a secret meeting place with
6	murdered	16	is part of a secret organization run by
7	robbed	17	murdered the child of
8	has been breaking the law with	18	is hiding a secret with
9	pretends to be a	19	has been spying on
10	is planning to rob	20	is planning to start a business with

d20 Gossip Table C: Location

1	in the forest	11	along the road just outside of town
2	by the docks	12	along the river
3	in the market	13	in a warehouse
4	in a basement	14	in a local shop
5	in an abandoned building	15	in the pasture
6	near the well	16	in the field outside of town
7	near the workshop	17	around midnight
8	at the tavern	18	at high noon
9	at the nearest crossroads	19	during the full moon
10	in the nearest outpost	20	at the local inn



Settlement Resources

Population and Population Growth

A settlement's steadily growing population is the key to its growth and success. Settlement Points are determined by population and so an increasing population is crucial to constructing larger and more advanced buildings.

Population growth represents the net total combination of births and newly immigrated residents against the number of deaths in the settlement.

Each month, the GM determines the new population total by multiplying the population and the population growth rate. For instance, if the settlement has 1000 residents and a population growth rate of 3%, the new population would be 1,030. The GM multiplies 1000×1.03 .

Population also determines the settlement's stage. A settlement is a village if it has between 1 and 999 residents, a town if it has between 1,000 and 4,999, and a city if it has 5,000 or more.

Housing

A settlement without adequate housing will earn the ire of its residents and is likely to grow increased criminal activity from desperate residents. If more

than 5% of the population does not have housing, roll on the Inadequate Housing table. For every additional 5% of the population that is homeless, add a +1 to the roll.

There is a grace period on the effects of newly founded settlements. Read more on page 18.

Water

Water is the most critical resource for the survival of a settlement. Without water, residents will die... fast. For every 5% of the population that does not have enough drinking water, 1d4% of residents will die. For instance, if the settlement has 602 residents but only enough drinking water for 500, that means that 17% of the population does not have enough water and so 3d4% of the population will die.

The main way to acquire drinking water is by building wells. Wells are one of the few buildings that can be constructed multiple times with the benefits of each Well built counted. Additionally, settlements can get water from rivers and streams. If the settlement is within 1 mile of a river or stream that has good quality drinking water, it provides enough drinking water for 500 residents. Settlements often develop around a source of fresh water and this can be an important consideration when deciding where to build a settlement.

Food

Food is also an important resource for settlement health but it takes longer to kill residents. If 10% of the population or more does not have adequate food then roll on the Inadequate Food Table. For every additional 5% of the population without food, add a +1 modifier for the roll. For instance, if the settlement has 1000 residents and there is only adequate food for 750 of

d20 Inadequate Housing Table

1-15	Nothing happens
16	1d4 Residents die from exposure
17	1d8 Residents die from exposure
18	A home is burned down by an angry resident
19	2d8 Residents die from exposure
20	Lack of housing is making residents angry: -1 Morale
21	Homeless residents have resorted to crime: +1 Crime
22	Residents are furious over the lack of housing: -2 Morale
23	Desperation drives a surge in crime: +2 Crime
24	Several days of extreme weather kills 1% of the population
25	+2 Crime, -2 Morale, and 1% of population dies from exposure

them, that means 25% of the population does not have food and so you would roll with a +3 modifier.

If the settlement has a storehouse, this can mitigate food shortages for a time. See the Storehouse building and the Food Storage settlement action.

Lumber

Of the three material resources (lumber, stone, and metal), lumber is the most used. It is the main building component for almost every structure, it's used for cooking food and purifying water, and in cold and temperate climates, it's also used to heat homes. Because of this, the availability of lumber decreases as the settlement reaches new stages. More residents translate into higher demand for wood as a source of food as well as a building material. Each time that a settlement reaches a new stage, the availability of lumber goes down one level. For instance, a settlement that sits beside a sprawling forest may have an abundant level of lumber as a village but when it reaches the town stage, the amount of lumber becomes merely adequate.

The availability of lumber – as well as stone and metal – determines the SP cost to construct a building. If a building needs a resource but that resource is rare, the building costs 33% more SP to construct. If lumber is abundant, the SP cost to construct the building is 33% less.

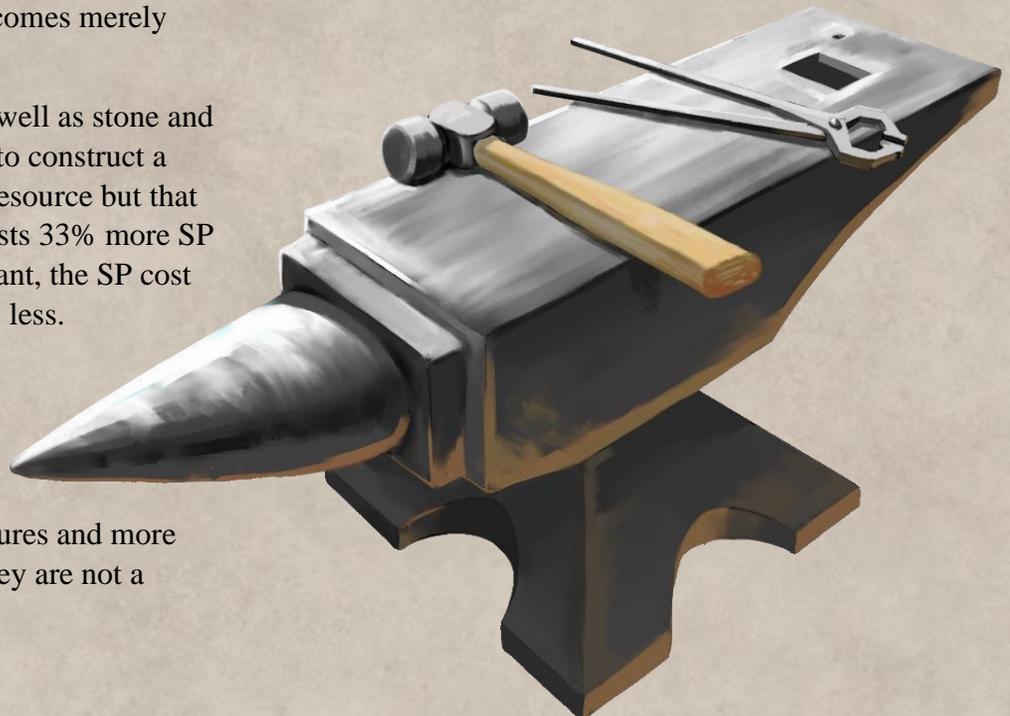
Stone & Metal

Stone and Metal are crucial building materials, particularly for defensive structures and more advanced buildings. Because they are not a

d6 Inadequate Food Table

1-3	Nothing happens
4	Demand for food drives the black market: +1 Crime
5	Food rationing has stoked discontent: -1 Morale
6	1% of residents die from hunger
7	Food riots kill 1d4% of population and destroy 3d8 homes
8	1d8% of population dies and residents distrust the government: -1 Morale
9	1d8% of population dies as desperate people raid homes: +1 Crime
10	2d8% of population dies and residents beg for help: -2 Morale
11	2d8% of population dies and criminals horde food: +2 Crime
12	Many die from starvation: 4d8% of population dies and -3 Morale

consumable resource for most settlements, the availability of stone and metal does not change as the settlement reaches new stages.



Settlement Scores

Tracking Scores

The scores for Crime, Trade, Morale, and Crime can be affected by most of the random tables in Organic Towns. It's important to keep track of these changes on the settlement sheet as they occur as each plays an important role during the settlement turn

Morale

Each turn, the settlement will make at least one roll on the Morale Table. When making your roll, be sure to add your settlement's Morale modifier.

d20

Morale Table

- | | |
|----|---|
| -9 | A violent uprising resulted in 1d4: 1 - 2d8 homes destroyed 2 - 4d8 homes destroyed and 1% of the population died 3 - the mob attempted to topple the government but failed and 1d4+1% of the population died 4 - the mob successfully toppled the government and 2d4% of the population died |
| -8 | Riots broke out in the last month. 2d8 houses were destroyed, 1d6 merchant ships were destroyed, and 3d12 people died. |
| -7 | Deep issues within the settlement has caused more and more residents to resort to crime. Crime increases by +1 and the Bandit Hideout increases by one level. |
| -6 | A resident spellcaster, angry with the government, cast a spell in a public place that killed 3d8 residents and lowered Morale by -2 |
| -5 | Residents are placing their blame for settlement problems on people and groups not common within the settlement and are vocally hostile to them. Fewer new residents moving to town has decreased the population growth rate by .01% |
| -4 | After months of hardship, many residents have left the settlement in search of greener pastures. 1% of the population has left. |
| -3 | Political discourse is wreaking havoc on the settlement. Fewer people are attending public events and gatherings. As a consequence of lost tax revenue, the settlement gets 10% less SP per month (rounded up) for the next 1d4 months. |
| -2 | Concern over worsening settlement conditions has caused a trade partner to end its relationship with the settlement: -1 Trade |
| -1 | After weeks of harassment, a merchant shop has closed its doors and the merchant and their family has moved away. |
| 0 | Disgruntled residents have been publicly protesting the settlement leader. -1 Morale |
| 1 | Residents are increasingly blaming their problems on outsiders and are noticeably less welcoming to people and groups not from the settlement. Crime increases by +1 |
| 2 | A local baker has grown in popularity after putting scraps of paper with disparaging comments about the settlement leader into baked goods |
| 3 | An opposition leader to the settlement leader held a public forum that was widely attended |
| 4 | Fear over a threat to the settlement has increased demand for weapons. All weapons are twice as expensive for the next 1d4 months. |
| 5 | A humorous song lambasting the settlement leader has grown in popularity with the common folk. |

- 6 Slanderous graffiti regarding the settlement leader appearing in public spaces has become more common.
- 7-14 Nothing happens.
- 15 Residents are fearful of a threat to the settlement but are confident in the settlement leader's leadership.
- 16 A bard wrote a song about a settlement hero which is now popularly sung at local taverns.
- 17 A local resident has planted a sapling of a rare tree in a public space with a plaque honoring the settlement leader
- 18 An opposition leader to the settlement leader held a public forum that was widely protested and criticized.
- 19 Residents have taken to throwing flower petals on the ground before the settlement leader when they walk the streets.
- 20 The economy is booming and this month, the settlement gains an additional 1 SP per 100 residents.
- 21 A strong sense of civic duty has led more residents to join the militia resulting in +1 Defense.
- 22 The settlement is widely considered a safe and stable place to conduct resulting in +1 Trade.
- 23 A local artist voluntarily made a statue in honor of the settlement leader that will be placed in a public space and there will be an unveiling party (Free Festival Event).
- 24 Resident-organized crime watch has caught a notorious criminal -1 Crime.
- 25 An attack on the town by a disgruntled spellcaster was thwarted after a neighbor turned them in +1 Morale.
- 26 The settlement is known far and wide as a great place to live, attracting many new residents, increasing the population growth rate by .02%.
- 27 A spy from an enemy settlement has voluntarily defected and shares some critical information about the enemy that could be exploited.
- 28 As a sign of good will, a foreign trading company is investing in the settlement. A building of the settlement leader's choice may be built or upgraded without paying any SP. the time to construct the building is not changed.
- 29 An uprising in a rival settlement expelled their government and now a delegation has arrived to discuss the possibility of becoming a protectorate.
- 30 The settlement's culture is celebrated and emulated across the world. The population growth rate increases by .03% and the settlement gains +3 Trade.

Crime

Just like with the Morale Table, the Crime Table is rolled on at least once per month by the settlement. Add your modifier to your roll to determine what crime, if any, happens in the settlement that month. One way that the Crime Table is unique is it is the only table where the lower the roll, the better. Healthy, well-managed settlements have lower Crime Scores though some crime is unavoidable, especially in larger settlements like cities. More people and anonymity leads to higher crime.



Organic Towns

- 9 After months of my planning and preparation, the guards tracked down and apprehended two dozen bandits and their leader (-2 Bandit Hideout levels and 50 SP).
- 8 A citizen turned in a cult leader in exchange for the bounty. The arrest also led to the recovery of 2d10 kidnapped residents (+3 Morale, -10 SP).
- 7 A master thief and their fence was caught, returning thousands of gold pieces worth of stolen property (+1 Morale, 100 SP).
- 6 A known arsonist was caught attempting to burn down a home (+1 Morale)
- 5 A guard recognized a hooded figure from a bounty poster which resulted in the capture of a bandit leader (-1 Bandit Hideout).
- 4 The settlement's lack of crime has resulted in a new trade deal (+1 Trade)
- 3 A captured smuggler provided information that led to the arrest of several others (-1 Crime).
- 2 A thief was caught, along with his stolen loot. The settlement recovers 20 SP.
- 1 A pickpocket that had been stealing from the market has been apprehended.
- 0 A dispute over what can be safely fed to ducks resulted in uneaten grains littering the town green.
- 1 Guards responded to a plea for help regarding a suspected black bear trapped in someone's basement but it turned out to be a lost drunkard.
- 2 A woman was loudly playing bagpipes late at night outside the home of the ex-lover who cheated on her.
- 3 Teens have been painting expletives into the doors of local homes.
- 4 A dagger was reported stolen from a merchant stall but was later discretely returned with a note that said "Thank you!"
- 5 A resident has been defecating in public flower beds.
- 6 Someone has been scratching jokes into public buildings that require obscure knowledge of both dwarven linguistics and the mating habits of Otyughs to understand.
- 7-14 No crimes occur.
- 15 A pickpocket has reportedly robbed multiple merchants in the market.
- 16 Someone broke the windows of several buildings (-5 SP).
- 17 A merchant attempted to smuggle some low-level monsters into the settlement but they escaped and are hiding somewhere.
- 18 It's become apparent that a guard has been stealing unreported tax money (-10 SP).
- 19 A domestic dispute resulted in a murder though the suspect was caught by guards.
- 20 A group of people in the settlement has been the target of property damage and hate messages (-1 Morale).
- 21 A brawl from an illicit gambling operation resulted in a fire that damaged several buildings (-20 SP).
- 22 A member of court was assassinated and the killer is still at large (-1 morale).
- 23 A lethal brawl at the tavern d4: 1 - left 1 dead and several injured; 2 - left 1d8 dead; 3 - resulted in 1d8 dead and the tavern needing repairs (-25 SP); 4 - left 2d8 dead and the tavern burned to the ground (-1 Morale).

- 24 After the grisly murder of 2d4 residents in the last month, it's clear there is a serial killer on the loose -2 Morale.
- 25 A wealthy merchant was murdered on the road (-1 Trade and +1 Bandit Hideout level).
- 26 An arson set fire to - and destroyed - d4: 1 a merchant shop; 2 - the brothel; 3 - the docks 4; the keep.
- 27 An orchestrated prison escape has led to dozens of violent criminals escaping (+3 crime and +3 bandit hideout level).
- 28 Someone poisoned the well resulting in 1% of the population dying and -3 morale.
- 29 Master thieves successfully carried out a heist on the treasury. Monthly SP is reduced by 50% (rounded up) for 2d4 months.
- 30 A convoy of soldiers transporting weapons and armor were killed and their equipment stolen resulting in -5 Defense, -1 Trade, -1 Morale, 3d8 residents killed, and +1 Bandit Hideout level.

Defense

There is no random table for Defense – instead, Defense provides a way to measure the comparative strengths of two opposing armies, and can even take into consideration the advantage of fortifications and settlement defenses.

Every settlement has a Defense score that is a combination of the benefits of constructed buildings, the defensive capabilities of defending military units, and the impact of random events that occasionally affect Defense. Every army has an Attack score that is a combination of the Attack capabilities of combined military units and the capabilities of any siege equipment.

If an army attacks a settlement compare the Defense score of the settlement against the Attack score of the army. If the scores are the same, the forces are evenly matched and there is a 50/50 chance of either side winning. If one side's score is twice that of the other, the chances of the stronger side winning are 75/25. If one side's score is three times higher, the odds become 90/10. And if one side is four times stronger, victory is nearly impossible and only the most suicidally determined battlefield commander would even attempt to initiate battle.

As GM, you can use this Defense score to help weigh the odds of possible battles and inform how you describe battles and the chances of success to the party.



Settlement Actions

Settlement Actions give the GM additional versatility in running their settlements. The settlement leader can spend SP to attempt to get extra food, discover new territory, grow an army, or achieve one of several other goals. Unless otherwise stated, a settlement action is resolved immediately and can be taken at any point during the settlement turn.

Hunt

SP Cost: 10 , Requirement: None*

Hunting can be an effective supplement to getting enough food for the residents of a growing settlement. To use the Hunt Action, pay the SP cost and roll on the Hunting Table below.

*Optionally, you can spend 50SP to roll twice on the Hunting Table in one month. Additionally, you can spend 5 SP to take the Hunt action but you roll with a -1 modifier and cannot add the benefits of the Hunting Camp.

d6 Hunting Table

1	1d4 Hunters die in an accident
2-3	Hunters return with no meat
4	Hunters get enough meat to feed 50 people
5	Hunters get enough meat to feed 100 people
6	Hunters get enough meat to feed 200 people
7	Hunters get enough meat to feed 300 people
8	Hunters get enough meat to feed 400 people
9	Hunters get enough meat to feed 500 people

Fish

SP Cost: 10 , Requirement: Docks I*

As long as there is a water source with fish, fishermen can help catch food for residents. To use the Fish action, pay the SP cost and roll on the table below.

*Optionally, you can spend 5 SP to take the Fish action but you roll with a -1 modifier.

Without Docks, the cost of the Fish action is 15 SP.

d6 Fishing Table

1	1d4 sailors drown in an accident
2	Fishermen return with no meat
3	Fishermen get enough meat to feed 25 people
4	Fishermen get enough meat to feed 50 people
5	Fishermen get enough meat to feed 100 people
6	Fishermen get enough meat to feed 200 people

Scout

SP Cost: 10 , Requirement: None

Particularly useful for newly founded settlements in an unfamiliar land, the Scout action sends explorers out to map unfamiliar territory and to return to share what they learned. This action works especially well in hexcrawl campaigns and can be paired with our Hexplorer Map Tiles. In this case, taking this action allows the settlement leader to reveal a hidden hex territory. Ultimately, it is up to the GM how the Scout Action will work and if it's appropriate to use in your campaign.

Hasten Construction

SP Cost: Variable , Requirement: Town Hall I

Though costly, it is possible to speed up the construction of a building. To do this, you double the normal monthly SP cost of the building and the building is constructed 33% faster. For instance, if you are building a Level III Brothel, instead of spending 100 SP/Mo to build it in 3 months, you can spend 200 SP/Mo to complete the project in 2 months. If for whatever reason you stop the Hasten Construction action before a project is complete, then you gain no benefit from it. For instance, using the Level III Brothel as an example, if you used Hasten Construction for one month but stopped and resumed normal construction the second month, the project would still need one additional month to complete the building.

Festival

SP Cost: 10, Requirement: Town Hall I*

A celebration can be just the thing to raise the spirits of a settlement's residents. To take the Festival action, pay its cost and roll on the table below.

* The cost of the Festival increases as the settlement grows. The Festival action costs 30 SP for a town and 50 SP for a city.

d6 Festival Table

1-3	Residents enjoy the festival but no change to morale
4-5	Residents have a great time: +1 Morale
6	The Festival is a resounding success: +2 Morale

Food Storage

SP Cost: 10, Requirement: Storehouse I*

Between the risk of siege, famine, and inadequate food, it's a good idea to store a surplus of food for lean times. To take the Food Storage action, the settlement must have a storehouse and available room in the storehouse for food. Pay the SP cost and then add one month of food to the settlement's sheet.

* The cost of the Food Storage action increases as the settlement grows. The Food Storage action costs 30 SP for a town and 50 SP for a city.

Guard Patrols

SP Cost: 10, Requirement: Guardhouse I*

In response to high crime rates, guards can conduct additional patrols over the course of the month, working overtime and bringing in temporary guards to help out. To take the Guard Patrols action, pay the SP cost and then roll on the table below to see what happens.

* The cost of the Guard Patrols action increases as the settlement grows. The Guard Patrols action costs 30 SP for a town and 50 SP for a city.

d6 Guard Patrol Table

1-3	Guards make no major arrests
4-5	Several thieves and a murderer were arrested: -1 Crime
6	An underground crime syndicate was arrested: -2 Crime

Fortune of the Faithful

SP Cost: 10, Requirement: Temple I

Worshippers, acolytes, and devout priests focus their energy on helping the settlement. On the next settlement turn, when the GM makes a dice roll, they may use this action to reroll the dice, keeping the second result. To use this action, pay the SP cost and make note of it on the settlement sheet to use in the next monthly turn.





Regular Units

Spearmen

SP Cost: 10, SP Maintenance: 3

Requirement: Barracks II

Defense Value: 1, Attack Value: 2

Bonus: Attack Value increases to 4 when attacking a force containing cavalry

Spearmen train with spears and shields and use light armor. They are stronger on the offense, especially in open ground where they have room to maneuver their spears. Spearmen are devastating against cavalry

Swordsmen

SP Cost: 10, SP Maintenance: 3

Requirement: Barracks II

Defense Value: 2, Attack Value: 1

Swordsmen fight with swords and shields and use medium armor. They are stout defenders, especially when fighting atop castle walls.

Archers

SP Cost: 10, SP Maintenance: 5

Requirement: Barracks II

Defense Value: 3, Attack Value: 1

Bonus: Defense Value increases to 5 when defending a settlement with Level II or II walls.

Archers make excellent defenders atop castle walls where their longbows can reach even farther across the battlefield. A steady supply of arrows from a competent fletcher is important for archers to maintain their skills and have arrows when needed.

Adepts

SP Cost: 20, SP Maintenance: 10

Requirement: Mage Tower II

Defense Value: 2, Attack Value: 4

A unit of Adepts, in the hands of a competent commander, can turn the tide of a battle. Their area-effect spells can devastate defenders and topple fortifications, though the rare spellcasting components they require can sap an army's treasury.

* The cost of the Fortune of the Faithful action increases as the settlement grows. The Fortune of the Faithful action costs 30 SP for a town and 50 SP for a city.

Train Military Units

Military units can be used to defend the settlement or attack an enemy. If they are used in the defense of the settlement, their Defense Value is added to the Defense Score of the settlement. Military units train for one month and are then ready to serve at the start of the next month.

Militia

SP Cost: 5, SP Maintenance: 1

Requirement: Barracks I

Defense Value: 1, Attack Value: 1

Essentially peasants with spears, militia are cheap to train and maintain. Militia units train infrequently, are often responsible for supplying their own armor, and are typically the first unit in battle to flee when things turn grim.

Light Cavalry

SP Cost: 20, SP Maintenance: 8

Requirement: Barracks II, Stable I

Defense Value: 1, Attack Value: 3

Bonus: Attack Value increases to 5 when attacking an enemy not protected by walls

A unit of cavalry armed with spears, short bows, and light armor. Cavalry can move much faster than normal infantry and can travel much farther distances in a day of travel. They excel at attacking unarmored infantry though are vulnerable to spears.

Special Units

Knights

SP Cost: 50, SP Maintenance: 10

Requirement: Barracks III

Defense Value: 5, Attack Value: 5

Knights fight with swords and axes and wear heavy armor. They are well rounded, experienced combatants skilled in the art of war.

Hoplites

SP Cost: 50, SP Maintenance: 10

Requirement: Barracks III

Defense Value: 6, Attack Value: 3

Bonus: Hoplites' Attack Value increases by +2 for each cavalry unit they face.

Trained, professional soldiers who fight with spears, short swords, shields, and half plate armor, hoplites use overlapping shield cover to defend against cavalry and arrow attacks.

Light Scouts

SP Cost: 40, SP Maintenance: 10

Requirement: Barracks III

Defense Value: 2, Attack Value: 4

Bonus: Free Scout action each turn, Attack Value increases to 7 when fighting at night

Light Scouts fight with short bows, daggers, and light armor but more often, they are used to spy on enemy units and to gather intelligence for the commander.

Heavy Cavalry

SP Cost: 100, SP Maintenance: 20

Requirement: Barracks III, Stable II

Defense Value: 3, Attack Value: 5

Attack Value increases to 12 when attacking an enemy not protected by walls

Equipped with spears, shields, and heavy armor, few units can resist the charge of heavy cavalry in an open battlefield. Heavy cavalry are slowed down



by heavy armor but can still move faster and cover more ground than traditional infantry.

Spellswords

SP Cost: 150, SP Maintenance: 25

Requirement: Barracks III, Mage Tower II

Defense Value: 8, Attack Value: 12

Wielding combat magic, long swords, and medium armor, a unit of spellswords is a dominant force on the battlefield.

Siege Units

Catapult

SP Cost: 25, SP Maintenance: 20

Requirement: Workshop II, Barracks II

Defense Value: 3, Attack Value: 7

Bonus: During a siege, when a settlement is attacked by catapults, the chance of Morale decreasing by -1 is 50%

Catapults toss stones, barrels of flammable substances, or even the bodies of fallen enemy soldiers. Catapults can attack at long ranges and are capable of great destruction.

Ballista

SP Cost: 10, SP Maintenance 10

Requirement: Workshop II, Barracks I

Defense Value: 2, Attack Value: 4

Crossbows on a massive scale, ballista are more accurate than catapults but cause less destruction.

Battering Ram

SP Cost: 10, SP Maintenance: 5

Requirement: Workshop I, Barracks I

Defense Value: 0, Attack Value: 0

Bonus: The presence of at least one battering ram negates the Defense Score of a settlement's Gate

Battering rams can smash down even the stoutest of gates, letting infantry bypass those fortifications.

Ladder

SP Cost: 5, SP Maintenance: 1

Requirement: Barracks I

Defense Value: 0, Attack Value: 1



Bonus: When attacking a settlement with walls, a ladder increases the Attack Value of Regular and Special units by 1 (maximum of 5 units per ladder).

Exactly like they sound, ladders are built to allow infantry to climb settlement walls and face defenders in melee combat.

Siege Tower

SP Cost: 50, SP Maintenance: 10

Requirement: Workshop II, Barracks III

Defense Value: 0, Attack Value: 3

Bonus: When attacking a settlement with walls, a siege tower increases the Attack Value of Regular and Special units by 2 (maximum of 5 units per siege tower).

Siege Towers of siege engineering. They are capable of providing protection to attackers as they approach the settlement walls and then let infantry attack wall defenders head-on. Additionally, arrow slits let units attack defenders from cover as the siege tower rolls toward the settlement.

Build Ships

Basic Boats

Basic boats, ideal for rivers and lakes, can be constructed in one month.

Canoe

SP Cost:1, SP Maintenance: 0

Requirement: Docks I

Defense Value: 0, Attack Value: 0

Capacity: 3 humanoids, no cargo

Long and narrow canoes are ideal for navigating rivers and lakes.

Row Boat

SP Cost:2, SP Maintenance: 0

Requirement: Docks I

Defense Value: 0, Attack Value: 0

Capacity: 5 humanoids, no cargo

Row boats offer more room and stability than canoes.

Keelboat

SP Cost:8, SP Maintenance: 1

Requirement: Docks I

Defense Value: 0, Attack Value: 3

Capacity: 10 humanoids, small cargo

Keel boats are flat-bottomed ships that are great moving goods up and down rivers as well as crossing lakes.

Basic Ships

Basic ships are seaworthy vessels capable of traveling long ranges. Basic ships take three months to build, their SP cost paid out each month during construction

Sailboat

SP Cost:95, SP Maintenance: 3

Requirement: Dry Docks I

Defense Value: 0, Attack Value: 0

Capacity: 100 humanoids, small cargo

Sailboats are fast moving vessels that harness the power of the wind to travel great distances.



Longship

SP Cost:95, SP Maintenance: 3

Requirement: Dry Docks I

Defense Value: 2, Attack Value: 3

Capacity: 100 humanoids, small cargo

Longships are largely powered by oars with dozens of sailors needed to move the vessel along. In addition to a small amount of cargo, longships can also transport a military infantry unit, and they are equipped with a mounted ballista for naval combat.

Merchant Ship

SP Cost:95, SP Maintenance: 3

Requirement: Dry Docks I

Defense Value: 0, Attack Value: 0

Capacity: 25 humanoids, medium cargo

Bonus: If there is at least 1 coastal settlement that trades with the home settlement, the merchant ship increases the settlement's SP by 13/Mo

Similar to the sailboat but optimized for cargo space, the merchant ship is the perfect entry-level vessel for the freelance merchant and a common main trading ship for smaller trading companies.

Flying Ship

SP Cost:150, SP Maintenance: 10

Requirement: Dry Docks I, Mage Tower II

Defense Value: 0, Attack Value: 0

Capacity: 25 humanoids, small cargo

The flying ship utilizes both advanced technology and magical energy to transport people and goods across land and over mountains.

Mercantile Ships

Mercantile ships can carry trade goods long distances. Mercantile ships take six months to build, their SP cost paid out each month during construction.

Cog

SP Cost:140, SP Maintenance: 10

Requirement: Dry Docks II

Defense Value: 0, Attack Value: 0

Capacity: 50 humanoids, large cargo

Bonus: If there is at least 1 coastal settlement that trades with the home settlement, the cog increases the settlement's SP by 40/Mo

Cogs are massive trading ships that can haul valuable trading goods to where they need to go. Though large and resistant to rough seas, cogs are slow and vulnerable to pirates.

Merchant Galley

SP Cost:175, SP Maintenance: 15

Requirement: Dry Docks II

Defense Value: 5, Attack Value: 1

Capacity: 3 humanoids, no cargo

Bonus: If there is at least 1 coastal settlement that trades with the home settlement, the merchant ship increases the settlement's SP by 40/Mo

Merchant galleys are larger and sleeker than cogs, using optimized design to travel fast even across dangerous seas. Merchant galleys have mounted ballistas, incendiary defensive weapons, and a small contingent of soldiers to defend against boarding actions.

War Ships

War ships are a key military force for coastal settlements. They not only defend against attack but can transport soldiers quickly to the battlefields they need to reach. Mercantile ships take six months to build, their SP cost paid out each month during construction.

Transport

SP Cost:95, SP Maintenance: 5

Requirement: Dry Docks III, Barracks II

Defense Value: 2, Attack Value: 1

Capacity: 175 humanoids, no cargo

Transport ships can move military units across great distances quickly. One transport is capable of moving three military units of any type. Built for efficiency rather than comfort, voyages that take more than 3 days are likely to result in disease and sickness among the units aboard.



War Galley

SP Cost:175, SP Maintenance: 15
Requirement: Dry Docks III, Barracks II
Defense Value: 6, Attack Value: 7
Capacity: 120 humanoids, no cargo

The war galley is a devastating war ship, capable of great destruction, and is favored just as much by pirates as naval powers. The war galley sports ballista, a catapult, and a ram on its prow that can punch a hole through all but the thickest of hulls. Additionally, the war galley includes its own contingent of swordsmen to defend against board actions or to board enemy ships.

Juggernaut

SP Cost:250, SP Maintenance: 20
Requirement: Dry Docks III, Barracks II
Defense Value: 10, Attack Value: 12
Capacity: 175 humanoids, no cargo

The Juggernaut is the largest war ship ever to sail the seas. It features three catapults, a dozen mounted ballistas, and a ram on its prow than can bisect even the sturdiest war galley. Additionally, the Juggernaut carries three units for the eventuality of a boarding action: archers, swordsmen, and adepts.

Dreadnaught

SP Cost:250, SP Maintenance: 250
Requirement: Dry Docks III, Barracks II, Mage Tower II
Defense Value: 6, Attack Value: 7
Capacity: 200 humanoids, no cargo

The dreadnaught is a flying warship that is just as effective in combat above the ocean as it is raining bolts and arrows upon enemies camped in a grassland. The dreadnaught

features a half dozen mounted ballistas, and can quickly deploy its two garrisoned units: archers and swordsmen.

Trade Actions

A settlement's trade score represents the vitality of its economy but it can also be an important resource all its own. Settlements have a maximum Trade Score of 10 which can often fluctuate depending on the construction of new buildings, recent events, and the impact of crime. Each month, the GM can spend a number of Trade Points equal to the settlement's Trade Score on Trade Actions listed below. Each month, the settlement regains a new amount of Trade Points equal to its trade score. Like Settlement Points, Trade Points do not carry over from month-to-month.

Food Storage

Trade Cost: 2, Benefit: Food Stores for 1,000 Residents for 1 Month

With this action, you can spend a Trade Point for a month of food stores for 1,000 residents, an important insurance against food insecurity.



Food Donations

Trade Cost: 1, Benefit: Food for 1,000 People for 1 Month

With this action, you can leverage your economic capital to secure food for the residents of the settlement.

Fresh Water

Trade Cost: 1, Benefit: Water for 500 people

This action allows you to trade for drinking water for the residents of your settlement.

Reward the People

Trade Cost: 3, Benefit: Roll once on the Festival Table

Using this action, you reward the residents of your settlement with the fruits of your vibrant economy. This could be in the form of a direct gold stimulus, free exotic food, or some other good received via trade. Roll once on the Festival Table to see if this improves the Morale of your settlement.

*The cost of this action increases as the settlement grows. The Reward the People action costs 6 Trade Points for a Town and 10 for a City.

Construction Materials

Trade Cost: 1, Benefit: Receive 5 SP Immediately

This action allows you to exchange Trade Points directly for Settlement Points.

*Alternatively, Settlement Points can also be exchanged for Trade Points but at a rate of 10 Settlement Points for 1 Trade Points. Even using this action, a settlement can never have or spend more than 10 Trade Points in a month.

Raw Resources

Trade Cost: 2, Benefit: The Availability of a Resource of the GM's Choosing increases by One Level for One Month*

This action allows the GM to trade for a needed resource. For one month, either Lumber, Stone, or Metal increases in availability. If it is rare, the resource becomes adequate. If it is adequate, it becomes abundant. If a resource is rare, the GM may use this action twice to make it abundant.

*The cost of this action increases as the settlement grows. The Raw Resources action costs 4 Trade Points for a Town and 6 for a City.





Settlement Turn

The magic of Organic Towns happens during the “settlement turn.” Here’s a rundown of everything that occurs in a turn and in the order that it’s supposed to happen. As a reminder, Settlement Actions may be taken at any point during the settlement turn.

1.) Building Rolls

The first step is to roll on the building Progressive Event Tables. To decide which building(s) tables to roll on, we first roll on the Building Roll Table for the current stage of your settlement. Use the guidance below to determine how many rolls you make on the Building Table, the Crime Table, and the Morale Table.

If you roll on the Building Roll Table for your settlement and get a building that you have not built, reroll as many times as needed until you land on a building for which your settlement has at least one completed Level constructed.

Village (1-999 Residents)

- 1x Morale Table Roll
- 1x Crime Table Roll
- 1x Building Roll

Town (1000-4999 Residents)

- 1x Morale Table Roll
- 2x Crime Table Roll
- 3x Building Rolls

City (5000+ Residents)

- 2x Morale Table Roll
- 3x Crime Table Roll
- 5x Building Rolls

Once you’ve rolled on your settlement’s Building Roll Table, flip to the page for the

d100 Building Roll Table (Village)

1-20	House	72-74	Cemetery
21-25	Well	75-77	Guardhouse
26-30	Farm	78	Prison
31-35	Pasture	79	Storehouse
36-40	Town Hall	80-81	Barracks
41-43	Workshop	82	Dry Docks
44	Wall	83-84	Stable
45	Gate	85	Academy
46	Tower	86	Orphanage
47-49	Tavern	87	Guildhall
50-52	Temple	88	Keep
53-54	Inn	89	Apothecary
55-56	Road	90	Arena
57-58	Docks	91	Brothel
59	Outpost	92	Brewery
60-61	Mine	93-97	Bandit Hideout
62-63	Lumber Mill	98	Mage Tower
64-65	Hunting Camp	99	Theater
66-68	Market	100	Trading Company
69-71	Merchant Shop		

d100 Building Roll Table (Town)

1-15	House	67-69	Cemetery
16-18	Well	70-72	Guardhouse
19-21	Farm	73-74	Prison
22-25	Pasture	75-76	Storehouse
26-29	Town Hall	77-79	Barracks
30-32	Workshop	80	Dry Docks
33-34	Wall	81-83	Stable
35-36	Gate	84	Academy
37-38	Tower	85	Orphanage
39-41	Tavern	86	Guildhall
42-44	Temple	87	Keep
45-47	Inn	88-89	Apothecary
48-50	Road	90	Arena
51-53	Docks	91	Brothel
54	Outpost	92	Brewery
55-56	Mine	93-97	Bandit Hideout
57-58	Lumber Mill	98	Mage Tower
59-60	Hunting Camp	99	Theater
61-63	Market	100	Trading Company
64-66	Merchant Shop		

d100 Building Roll Table (City)

1-10	House	57-58	Cemetery
11-12	Well	59-61	Guardhouse
13-14	Farm	62-63	Prison
15-16	Pasture	64-65	Storehouse
17-19	Town Hall	66-68	Barracks
20-21	Workshop	69-70	Dry Docks
22-23	Wall	71-73	Stable
24-25	Gate	74-75	Academy
26-27	Tower	76-77	Orphanage
28-30	Tavern	78-79	Guildhall
31-33	Temple	80-81	Keep
34-36	Inn	82-83	Apothecary
37-39	Road	84-85	Arena
40-42	Docks	86-87	Brothel
43-44	Outpost	88-89	Brewery
45-46	Mine	90-94	Bandit Hideout
47-48	Lumber Mill	95-96	Mage Tower
49-50	Hunting Camp	97-98	Theater
51-53	Market	99-100	Trading Company
54-56	Merchant Shop		

Now it's time to select how to spend the settlement's hard-earned SP. First, add 1 month of construction time for any buildings currently in construction and check to see if any have been completed. Next, factor in the SP cost of buildings already being constructed. Consider the needs of the settlement and decide how to spend any remaining SP including constructing new buildings, upgrading existing ones, and utilizing Settlement Actions to help with any short term needs. Add any new buildings or upgrades to the settlement sheet's building queue.

5.) Settlement Actions

If you have any remaining SP, consider spending it on Settlement Actions as any remaining SP cannot be carried over to other months. Resolve any Settlement Actions and mark down any needed adjustments or notes on the settlement sheet.

6.) Resolve Food/Water/Housing

Now, check to make sure that your settlement has adequate housing, food, and water. If it does not, refer to guidance on page 30 on how to resolve these shortages. Adjust your settlement sheet as needed.

the roll once for that building's Progressive Event Table building(s) you rolled and roll once for that

Once you've rolled on the Progressive Event Table(s) for your settlement, resolve the event by adjusting your town's settlement sheet as needed and making note of the event.

2.) Crime Rolls

Now that the building events are resolved, roll on the crime table on Page 34 a number of times according to the stage of your settlement. Once you've rolled, adjust your settlement sheet and make note of the event.

3.) Morale Rolls

Next up is your settlement's Morale Roll(s). Go to page 32 and make a number of rolls according to the stage of your settlement. Take note of the event to refer to later and adjust your settlement sheet as needed.

4.) Building Construction



7.) Adjust Population

You're nearly done! Now, adjust your town's population to account for births, deaths, people moving to town and other people leaving. Multiple the settlement's current population by the Population Growth Rate.

8.) Settlement Sheet in Play

Now that the settlement turn is done, you can use the settlement sheet to refer to recent events and construction projects that are underway to help inform what the players see and hear the next time they visit the settlement. Events that occur, you can choose for the players to see firsthand, to over hear as gossip, or to be the basis for new quests. Keep a rough track of time as it passes in your world and when it has been about one month, take another settlement turn so that your Organic Town is continuously growing, changing, and evolving.

Sample Turn

To help conceptualize how this works, lets take a practice turn with a sample settlement that we call Moonfrost. Moonfrost is a town with 2233 residents. The town has been plagued by attacks from gnoll raiding parties so morale is low but the crime rate is under control. Because of the attacks by gnolls, I decided that the farm was not able to send food to the settlement this past month.

1.) Building Rolls

As a town, Moonfrost makes 3 Building Rolls. I roll on the Building Roll Table (Town) three times and get House, Docks, and Theater. A Theater Level I is being constructed but it isn't finished yet so I reroll and get Cemetery.

I roll on these three building's Progressive Event Tables.

House – I have a Level III house so I roll a d20 on this table and get a 16 followed by a 6 on the event's d6 roll:

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“An odd consumer good has become all the rage: lucky jackalope horns”

Docks – The Docks are Level II in this settlement so I roll a d12 and get a 6 followed by a 4 for the event's d4 roll:

“A merchant ship docked carrying a captured pirate captain (-1 Crime)”

Cemetery – The settlement has a Level I cemetery so I only roll a d6 on this table and get a 1 followed by a 6 for the event's d6 roll:

“Residents avoid the cemetery at night as many believe it is haunted by giant rats”

Now that I've rolled, I add all of the events to the settlement sheet's notes section to refer to later. I also adjust the Crime rate down by -1.

2.) Crime Rolls

I roll a 3 on the Crime Table and add the settlement's Crime Modifier which is -5 so the roll becomes -2. I end up with the event:

“A thief was caught, along with his stolen loot. The settlement recovers 20 SP.”

I add the SP to the Temp SP box on the settlement sheet and add the event to the settlement's notes.

3.) Morale Rolls

I roll a 9 on the Morale Table but after accounting for the -4 Morale Modifier, it ends up as a 5:

“A humorous song lambasting the settlement leader has grown in popularity with the common folk.”

I make note of this in the settlements notes and start thinking of sample lyrics for the song that the party might hear the next time they visit the tavern.

4.) Building Construction

A Level I Well, two Level I Houses, and a Level I Theater have finished construction, so I add these buildings to the settlement sheet and erase them from the Building Queue. I add one month of completed construction on the Building Queue to the Level II Wall and Level I Trading Company

currently under construction. Lumber, stone, and metal are all in adequate supply so these two construction projects account for 170 SP from the month's budget. Additionally, the settlement has the following buildings that after SP:

- Level I Apothecary (+5 SP)
- Level I Arena (+10 SP)
- Level I Barracks (-5 SP)
- Level II Farm (-25 SP)
- Level I Guardhouse (-5 SP)
- Level I Hunting Camp (-5 SP)
- Level I Lumber Mill (-10 SP)
- Level II Market (+40 SP)
- 1x Merchant Shop (+5 SP)
- Level I Mine (-10 SP)
- Level I Pasture (-5 SP)
- Level I Road (-2 SP)
- Level I Storehouse (-2 SP)
- Level I Theater (+5 SP)
- Level I Town Hall (-5 SP)

All combined, these building end up costing 9 SP/Mo to maintain. Factoring this with the buildings already in construction and the one unit of Militia (-1 SP/Mo) defending the settlement, the 223 of monthly SP from the settlement (along with the 20 SP from the Dock Event), the settlement ends up with 43 SP left to spend.

I feel that Morale and Monthly SP are my two biggest needs, so I decide to begin construction a Level I Brewery for 25 SP. I also begin constructing a new Level I House for 3 SP.

5.) Settlement Actions

The Settlement has a Trade Score of +3 so I trade all 3 of my Monthly Trade Points in for the Food Donations action, feeding 1500 people.

There are still 133 people who don't have food and the settlement still has 15 SP remaining so I spend 10 SP to take the Hunting Action. I roll a 3 on the

Hunting Table but add a +1 because of my Level I Hunting Camp, resulting in a 4. The hunters return with food for 50 people and I manage to avoid having to roll on the Inadequate Food Table this month and the danger of residents dying from starvation.

In an attempt to raise the settlement's Defense Score and discourage gnolls from attacking, I spend 5 SP to train a second Militia unit. The town is now completely out of SP for the month so this phase of the turn is over.

I make note on the settlement sheet of new buildings constructed and update the food for the settlement.

6.) Resolve Food/Water/Housing

Thanks to Hunting and the Food Donation Trade action, I avoid having inadequate food. I have a surplus of water with the new Well and 12 residents do not have housing which isn't great but isn't a significant enough number to result in an inadequacy. I know that I will soon need to build more houses or this will become a problem. For the moment, however, I do not have to roll on any of these tables.

7.) Adjust Population

I multiply the settlement's population of 2233 residents by the growth rate of 1.04% and end up with 2,323 (rounded up) going into the next month.

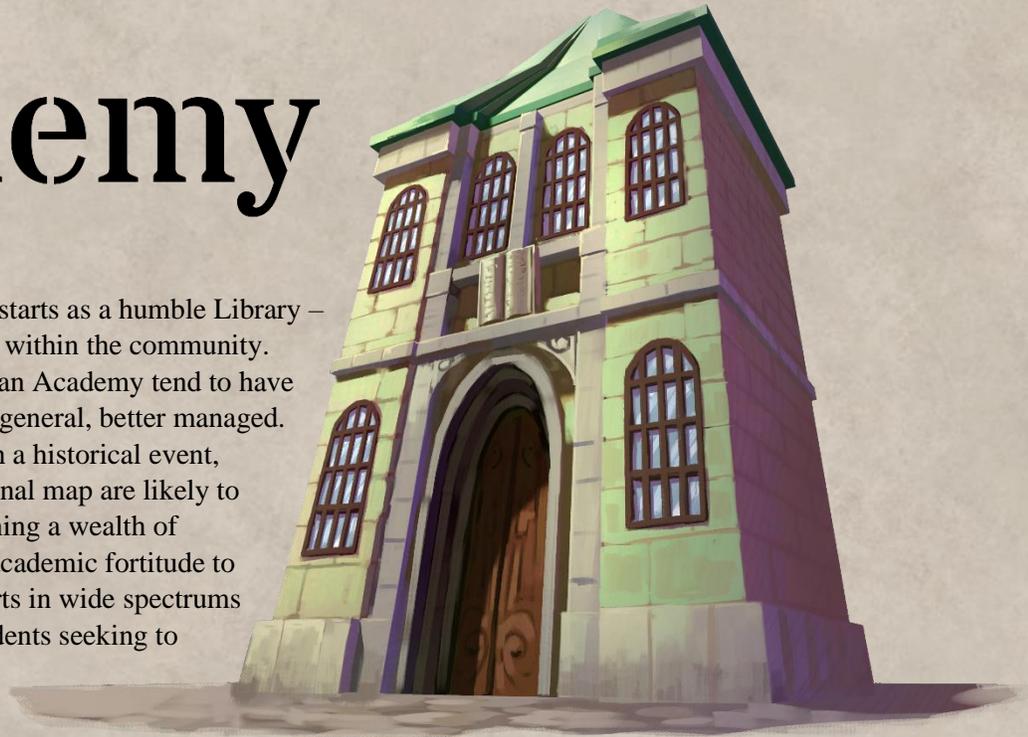
8.) Settlement Sheet in Play

In addition to thinking about the song lyrics, I also decide that I will make sure to describe the construction of the Wall, that tavern NPCs will likely be talking about the thief captured from the docks. At the quest board by the town hall, there will be a new post seeking help to deal with a giant rat problem at the cemetery.

Buildings

Academy

The Academy – which starts as a humble Library – is the center for higher learning within the community. Settlements with some level of an Academy tend to have higher literacy rates and are, in general, better managed. Adventurers seeking to research a historical event, obscure religion, or find a regional map are likely to start here. In addition to containing a wealth of information for those with the academic fortitude to seek it, Academies attract experts in wide spectrums of intellectual disciplines. Residents seeking to understand the movement of the stars across the night sky, how to most efficiently farm the land, or what are the major historical events that shape our current world can seek the answers and training they need here.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water	50/2 Mo/Wood	-	+1 Morale
	The Library creates a place of learning for the community that is accessible to all, even the destitute. Libraries are largely community run and so the books they procure and services they provide are varied but may include classes on literacy, foreign languages, or basic math.			
II	Sufficient Food and Water, Workshop I, Academy I	100/4 Mo/Wood + Stone	-	-1 Crime, +20 SP/Mo
	The School provides education to the settlement's youth, teaching them in reading, writing, math, and history. Settlements with an educated populace tend to be more efficiently managed and schooling reduce crime rate among youth.			
III	Sufficient Food and Water, Workshop II, Academy II	200/6 Mo/Wood + Stone + Metal	-	+1 Trade, +50 SP/Mo
	The finest leaders, captains, businessmen, writers, historians, engineers, and astronomers tend to start with an education from an Academy. Hubs for scholars, creativity, and philosophy, Academies uncover the mysteries of nature and science. For a price, residents can seek training in just about any skill, language, or area of knowledge			

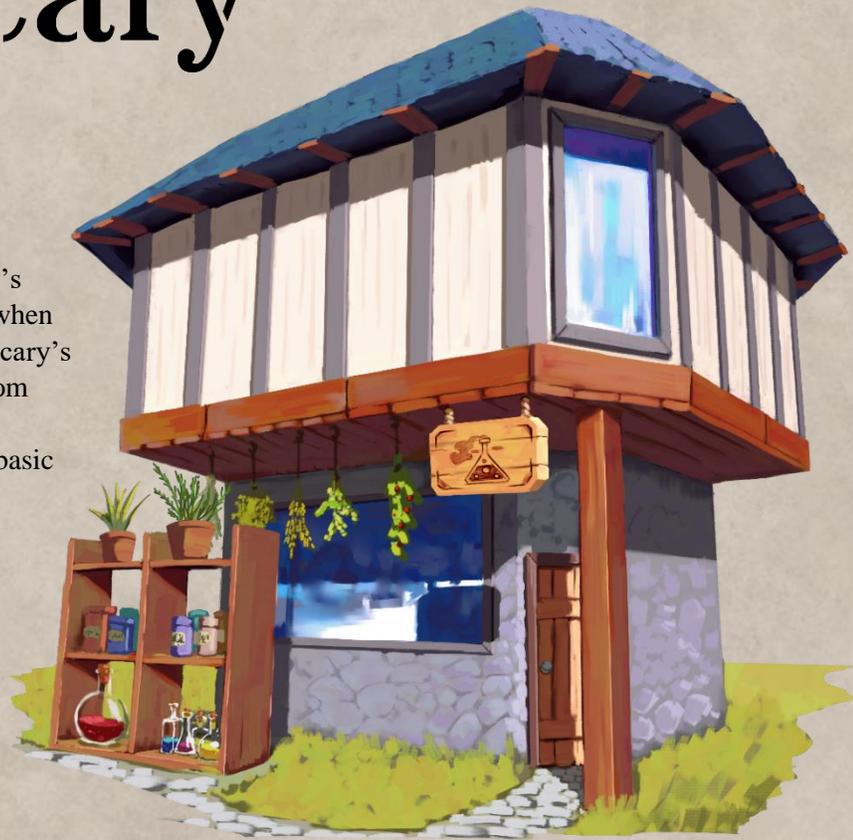
Roll

Academy Events

Level I 1d6	1	Some students have formed a gang that: d4: 1 - destroyed property (-50 SP); 2 - robbed a business (-1 Merchant Shop); 3 - is terrorizing the town (-1 Morale); 4 - dispense vigilante justice
	2	After a fire, the library lost an entire section of books about: d10: 1 - history; 2 - religion; 3 - medicine; 4 - arcana; 5 - botany; 6 - astronomy; 7 - engineering; 8 - math; 9 - architecture; 10 - music
	3	Rumor has it that someone stole a rare book about: d6: 1 - a dead evil god; 2 - an ancient cult; 3 - creating interdimensional portals; 4 - poison making; 5 - creating love potions; 6 - picking locks
	4	The library is preparing to host: d4: 1 - children's story time; 2 - literacy classes for adults; 3 - a social event where people dress in costume; 4 - educational classes about other cultures
	5	The library can't keep up with demand for a popular book, a: d4: 1 - memoir of a member of court; 2 - biography of an enemy; 3 - collection of poetry by a prisoner; 4 - lurid account of a historical affair
	6	The library: d4: 1 - attracted 2d8 scholars to the town; 2 - acquired new map scrolls (Two Free Scout Actions); 3 - was gifted a chaotic good sentient encyclopedia; 4 - hosts popular poetry nights (+1 Morale)
Level II 1d12	7	A cursed book in circulation caused 3d8 residents to: d4: 1 - die suddenly (-1 Morale); 2 - fall under the control of an evil sorcerer; 3 - give their valuables to a master thief (+1 Crime); 4 - flee the settlement
	8	The academy expelled a student for: d4: 1 - brazenly plagiarizing; 2 - hazing an underclassman; 3 - a magical prank that proved catastrophic; 4 - attempting to bribe a professor for a better grade
	9	The academy is hosting a controversial class teaching: d4: 1 - about a reviled deity; 2 - a forbidden school of magic; 3 - a lauded part of recent history; 4 - how to deceive people
	10	The library seeks help acquiring an invaluable tome from a: d4: 1 - unscrupulous merchant; 2 - sunken ship 100' underwater; 3 - notorious dungeon; 4 - remote mountaintop monastery
	11	The library is paying triple price for books containing certain subject matters: d6: 1 - poetry; 2 - local history; 3 - literature; 4 - children's stories; 5 - written in foreign languages; 6 - geography
	12	A graduate just: d4: 1 - made a discovery on an expedition (Free Scout Action); 2 - created a charity that benefits the town (+1 Morale); 3 - started a business (+1 Merchant Shop); 4 - became a member of court
Level III 1d20	13	Many people suspect one of the librarians of: d4: 1 - demon worship; 2 - being illiterate; 3 - secret wealth; 4 - acquiring some books from distasteful sources
	14	Some residents are unhappy with the academy over: d4: 1 - a graduate who attacked several people; 2 - high tuition rates; 3 - a professor at the heart of a toxic scandal; 4 - rumors of brainwashing students
	15	A newly translated text offers a strange account of the: d4: 1 - BBEG's origins; 2 - social habits of dragons; 3 - rise and fall of an ancient empire; 4 - reproductive habits and rituals of giants
	16	Librarians are unsure what to do after discovering a: d4: 1 - powerful spell scroll; 2 - bin of banned books; 3 - book locked with chains; 4 - number of books took flight and are roosting in the rafters
	17	After a merchant died; the library received a huge collection relating to: d10: 1 - history; 2 - religion; 3 - medicine; 4 - arcana; 5 - botany; 6 - astronomy; 7 - engineering; 8 - math; 9 - architecture; 10 - music
	18	A linguistic scholar has joined the school and is offering: d4: 1 - literacy classes; 2 - training in a foreign language; 3 - to research obscure topics; 4 - translating texts in a multitude of languages
	19	A librarian is offering to tutor people in: d8: 1 - local history; 2 - a foreign language; 3 - history of religion; 4 - philosophy; 5 - medicine; 6 - botany; 7 - astronomy; 8 - literature
	20	Thanks to the academy, the settlement has: d4: 1 - quality leaders (+100 SP/Mo); 2 - strong immigration (+.5% Population Growth); 3 - profitable businesses (+1 Trade); 4 - strategic military minds (+1 Defense)

Apothecary

The cornerstone of the fantasy settlement's public health system, Apothecary's provide healing supplies and training. Often, when stockpiles of medicinal herbs run low, Apothecary's may seek adventurers to source ingredients from potentially dangerous wildernesses. At the Herbarium stage, players can usually acquire basic herbs, herbalist kits, and possibly component pouches. Apothecaries sell basic potion but because of limited supplies, many limit the number they are willing to sell per customer. In its most advanced stage, Houses of Healing can provide direct healing rather than just healing supplies. Healers are hard to come by and use rare and difficult to find ingredients so healing typically comes with a steep price tag.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water	25/1 Mo/Wood	-	+ 5 SP/Mo
	A shop that grows and sells herbs for both medicinal and culinary uses, the Herbarium may also provide space for residents to grow some of their own plants or to learn the basics of botany. Typically the herbs needed to make basic healing potions and poisons can be found here.			
II	Sufficient Food and Water, Workshop I, Apothecary I	50/2 Mo/Wood	-	+5% Population Growth
	The Herbarium expands to include an Apothecary. Specialized alchemical equipment allows herbs and plants to be synthesized into various concoctions. Typically, most common and uncommon potions can be found here and are sold for standard prices. Occasionally, rarer potions may be sold. Residents may also be able to learn the basics of potion-making.			
III	Sufficient Food and Water, Workshop I, Apothecary II	200/4 Mo/Wood + Stone	-	+5% Population Growth
	A major expansion add a House of Healing, creating a place for residents to receive medical treatments for diseases, illnesses, and injuries. The House of Healing attracts people to the settlement who have expertise in healing arts - both traditional and magical. Some of these people can provide training in medicine.			

Roll

Apothecary Events

Level I
1d6

- 1 A deadly virus spread across town and the Herbarium: d4: 1 - couldn't stop it (1d4% of the Population Dies); 2-3 - helped treat it (1% of Population Dies); 4 - wiped out the illness saving many lives
- 2 Herbalists boarded up the building after: d4: 1 - plants became carnivorous; 2 - giant insects invaded it; 3 - the basement collapsed revealing a monster lair; 4 - a plant began releasing poisonous spores
- 3 Folks are talking about a strange new plant in the herbarium that: d4: 1 - creates a magical darkness; 2 - sings at high noon; 3 - burps loudly after eating flies; 4 - glows at night after being in the sun all day
- 4 There has been an uptick of services needed from the herbarium by: d8: 1 - guards; 2 - adventurers; 3 - loggers; 4 - hunters; 5 - sailors; 6 - miners; 7 - members of court; 8 - mercenaries
- 5 It's rumored that an herbalist: d4: 1 - has a strange pet; 2 - treats the plants like children; 3 - went into the forest to collect specimens but hasn't been seen since; 4 - is newly single and very attractive
- 6 Thanks to the herbarium; d4: 1-2 - residents can treat common ailments (+1 Morale); 3 - people are living longer (+.05 Population Growth); 4 - trade demand has increased (+1 Trade)

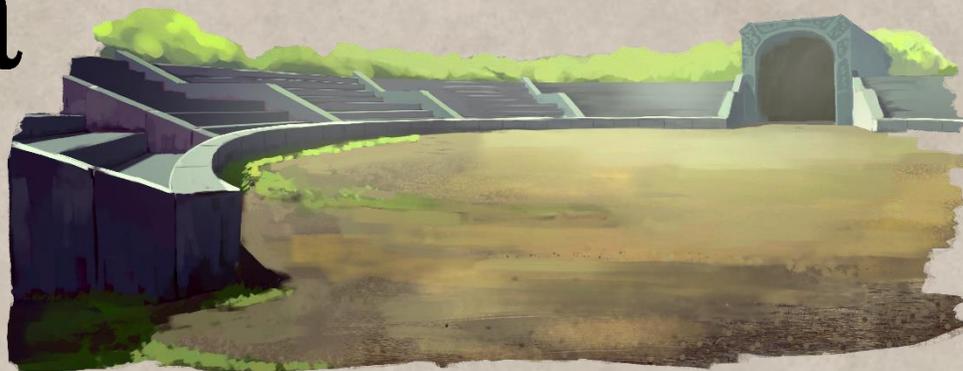
Level II
1d12

- 7 The herbarium received a bad batch of herbs and potions bought over the next month: d4: 1 - deal a small amount of poison damage; 2-3 - are half as effective; 4 - lose effectiveness after 1d8 days
- 8 Healing potions are sold out after: d4: 1 - numerous attacks on the road; 2 - adventurers bought them all; 3 - blight affected their herbs (No Potions for 3 Months); 4 - a merchant bought them for an expedition
- 9 The herbarium is paying double to acquire medicinal: d8: 1 - roots; 2 - herbs; 3 - mushrooms; 4 - berries; 5 - lichen; 6 - seaweed; 7 - bark; 8 - flowers
- 10 After a rough month, the apothecary is: d4: 1 - hiring anyone with medical skills for high wages; 2 - for sale; 3 - seeking a new herb supplier; 4 - closing its door for renovations for 1 month (-20 SP)
- 11 Herbalists cultivated a new plant that: d4: 1 - is highly flammable; 2 - can make healing potions more effective; 3 - causes euphoria when smoked; 4 - has become a coveted culinary additive (+1 Trade)
- 12 The herbarium received an exceptional batch of herbs and potions bought over the next month: d4: 1 - heal a small amount of extra HP; 2-3 - are twice as effective; 4 - improve the consumers luck for a day

Level III
1d20

- 13 Residents are upset after: d4: 1 - a potion killed a well-liked resident; 2 - the herbarium began selling poison; 3 - the shop keep accused a noble's child of theft; 4 - numerous complaints of foul smells
- 14 Residents worry for a citizen who is being tended by the house of healing, a/an: d6: 1 - adventurer; 2 - wealthy merchant; 3 - noble; 4 - shop keep; 5 - military officer; 6 - member of court
- 15 Folks are talking about a patient with a grisly injury the house of healing is treating: d4: 1 - a grizzly bear attack; 2 - the sole survivor of a goblin raid; 3 - liberated prisoner from an orc camp; 4 - harpy attack
- 16 A valuable medicinal herb is discovered but it only grows: d4: 1 - under the light of the moon; 2 - in a distant land; 3 - 100 feet under water; 4 - in a rival settlement (-1 Trade)
- 17 One of the healers is renowned for: d4: 1 - easing the passing of the dying; 2 - performing occasional healing miracles; 3 - making patients comfortable; 4 - attracting a growing number of suitors
- 18 One of the healers is also an incredibly skilled: d6: 1 - nature guide; 2 - former adventurer; 3 - oil painter; 4 - musician; 5 - poet; 6 - horse trainer
- 19 An herbalist discovered a cheap way to make a potion to: d6: 1 - recover a small amount of HP; 2 - resist fire damage; 3 - resist cold damage; 4 - cure poison; 5 - resist poison; 6 - cure a disease
- 20 One of the herbalists is training residents, for a price, in: d8: 1 - herbalism; 2 - poison making; 3 - nature; 4 - survival; 5 - medicine; 6 - tracking wildlife; 7 - animal handling; 8 - botany

Arena



The Arena provides entertainment to the settlement's residents and dangerous but lucrative opportunities for those with some martial prowess.

Adventurers seeking to fight can usually find opportunities once per week. The pay will depend on how large of a crowd the fight draws – which tends to increase with how dangerous the combatants are. In general, victorious combatants fighting in the Gladiator Pit can expect to earn the gold equivalent of **.5-1 SP**, Amphitheater combatants earn **1-3 SP**, and Coliseum combatants can win **3-30 SP** or possibly more in legendary fights that draw sold-out crowds. Whether fights end in death, when one combatant yields, or some other metric changes town by town.

	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water, Workshop I	50/2 Mo/Wood + Stone	-	+1 Morale, +10 SP/Mo
	The Gladiator Pit is essentially a wide hole in the ground with a rock retaining wall and simple seating for the audience, possibly with awnings for shade. Despite its name, the Gladiator Pit may host any number of spectacles such as jousting, racing, archery contests, or other sporting events.			
II	Sufficient Food and Water, Workshop II, Arena I	100/4 Mo/Wood + Stone + Metal	-	+1 Morale, +50 SP/Mo
	The Amphitheater is bigger and can both hold larger events and seat a larger audience. The seating is more comfortable, there are preparation rooms for the entertainers, cages for beasts, and concession areas for merchants to sell food and drink.			
III	Sufficient Food and Water, Workshop III, Arena II	200/8 Mo/Wood + Stone + Metal	-	+1 Morale, +100 SP/Mo
	After months of renovations, the Coliseum is a feat of engineering. There is seating for 10,000+. The substructure is vast, able to accommodate hundreds of entertainers, beasts, monsters, and stored equipment. The arena features sections that can be raised or lowered and the basin can even be flooded to host aquatic sports or naval battles. People will travel the world over (and pay good money) to attend.			

Roll

Arena Events

Level I 1d6	1	A gladiator uprising led to: d4: 1 - the pit master's death; 2 - the destruction of the arena; 3 - 4d12 dead residents (-1 Morale); 4 - 2d8 dead guards; 5 - 1d4 destroyed homes; 6 - property destruction (-50 SP)
	2	Some concerned residents started a petition to ban the arena from: d4: 1 - killing beasts; 2 - capturing monsters; 3 - allowing the use of lethal weapons; 4 - permitting children to attend
	3	The current fan-favorite gladiator is a/an: d6: 1 - master swordsman; 2 - archer; 3 - armored knight; 4 - necromancer; 4 - blood mage; 5 - powerful summoner; 6 - exiled captain from a distant land
	4	Folks are talking about a rising star, a/an: d4: 1 - enigmatic veteran; 2 - one-armed woman who gives her gold to the poor; 3 - twins who fight with a net and trident; 4 - druid who fights as a sabretooth tiger
	5	Some suspect the reigning champion is secretly a/an: d6: 1 - lycanthrope; 2 - disguised member of court; 3 - captain of the guard; 4 - practitioner of a forbidden religion; 5 - heir to a great fortune; 6 - vampire
	6	The arena is preparing a spectacle (Free Festival Action) featuring gladiators: d4: 1 - fighting beasts; 2 - fighting monsters; 3 - reenacting a famous historical battle; 4 - jousting on flying mounts
Level II 1d12	7	The arena is blamed for: d4: 1 - a rise in crime (+1 Crime); 2 - outlaws who practice in the arena (+1 Bandit Hideout); 3 - adolescent debauchery; 4 - a drop in nearby property values (-10 SP/Mo)
	8	A gladiator is dividing residents as she fights to bring attention to: d6: 1 - social issues; 2 - a corrupt ally; 3 - a settlement in danger; 4 - economic disparity; 5 - marginalized people; 6 - an underestimated threat
	9	The arena pays well to anyone who helps acquire: d4: 1 - weapons and armor; 2 - beasts; 3 - low-level monsters; 4 - medium-level monsters; 5 - promising gladiators; 6 - trained mounts
	10	A recent game is the talk of the town after a: d4: 1 - beloved gladiator died; 2 - dragon participated in an event; 3 - wizard defeated an army of challengers; 4 - two combatants killed each other simultaneously
	11	The arena is offering a special reward to the winner of the next tournament, a: d4: 1 - magic item; 2 - pile of gold; 3 - permanent share of profits from the Arena; 4 - deed to a castle and small hamlet
	12	The arena is lauded for: d4: 1 - creating a venue for residents to resolve violent disputes (-1 Crime); 2 - an increase in tax revenue (+25 SP/Mo); 3 - improving martial skill (+1 Defense); 4 - entertaining the masses
Level III 1d20	13	Residents question the arena's safety after a/an: d4: 1 - stray bolt killed a fan; 2 - several beasts vanished; 3 - a monster killed 2d8 residents before guards subdued it; 4 - fire damaged the arena (-10 SP)
	14	People complain that the colosseum doesn't host enough: d6: 1 - naval combat tournaments; 2 - chariot races; 3 - jousts; 4 - monster vs monster tournaments; 5 - athletic competitions; 6 - non-violent events
	15	The arena has grown in popularity and fans have a reputation for: d4: 1 - drinking excessively; 2 - forming close-knit groups around individual fighters; 3 - gambling; 4 - brawling with rival fans
	16	The arena has begun working with the prison to: d4: 1 - let prisoners fight for their freedom; 2 - provide fodder for the gladiators; 3 - allow trial by combat; 4 - pay prisoners to clean the arena after fights
	17	Some believe the colosseum is a front for: d6: 1 - an organized crime family; 2 - the thieves' guild; 3 - an enemy settlement; 4 - the BBEG; 5 - bandits; 6 - pirates and smugglers
	18	A collector item sold at the arena has become very popular: d4: 1 - weapons of defeated gladiators; 2 - brooches in the shape of crossed axes; 3 - horn mugs; 4 - small glass vials filled with bloodied sand
	19	A tournament is to be held with the grand prize: d4: 1 - betrothal to a beautiful and rich noble; 3 - the estate of a merchant prince; 3 - hereditary claim to a keep; 4 - a spot on a high-profile expedition
	20	Games at the colosseum are growing in popularity and: d4: 1-2 - helping people forget their troubles (+1 Morale); 3 - attracting fans from all over (+.05 Population Growth); 4 - attracting merchants (+1 Trade)

Bandit Hideout

The one building that no settlement wants, the Bandit Hideout provides sanctuary and a base of operations for bandits, outlaws, and thieves that prey upon law-abiding citizens. As the Bandit Hideout grows, it attracts new outlaws, creating more disruptions to the settlement. Routing out embedded bandits can be tricky. Guards and soldiers can sometimes help but settlement leaders may also wish to enlist the help of an adventuring party. SP can be diverted from the monthly budget, converted into your system's gold pieces equivalent, and offered as a bounty.



If the adventurer's successfully route out the bandit enclave from their hideout, the Bandit Hideout level decreases by one level.

	Prerequisites	SP/Build Time/Resources	Maintenance	Burdens
I	-	-	-10 SP/Mo	+1 Crime
	A group of bandit are operating near town, preying on travelers and merchant caravans. Their hideout may be in a cave, a ruined keep, or some abandoned forest lodge. They steal what they can but they don't have the strength to do much damage. Even so, best not travel along the road alone.			
II	-	-	-25 SP/Mo	+1 Crime, -1 Morale, -1 Trade
	The bandits have gained in number and are more bold, even sometimes risking to attack armed caravans. They've acquired good quality weapons and armor. Their hideout - if it can even be located - is well defended. Guards, lookouts, and even patrols may defend it.			
III	-	-	-100 SP/Mo	+2 Crime, -2 Morale, -5 Trade
	The roads are owned by bandit gangs. Only the stoutest of heart risk traveling on them and even soldiers don't dare risk traveling in small groups. The bandits have the best weapons and armor. Among their ranks are spellcasters, veterans, healers and master swordsmen. Their hideout has sturdy defenses and may be guarded by any number of trained beasts or monsters.			

Roll

Bandit Hideout Events

Level I 1d6	1	Reports suggest the bandits have grown stronger: d4: 1 - and bolder (+1 Crime); 2 - wielding improved weapons; 3 - worrying residents (-1 Morale); 4 - attracting more members (+1 Bandit Hideout Level)
	2	Bandits attacked the settlement and: d4: 1 - 3d20 residents died; 2 - residents are fleeing the town (-.5% Population Growth); 3 - 1d6 homes were destroyed; 4 - many guards died (-1 Defense)
	3	It's rumored that to guard their hideout, the bandits now have: d6: 1 - a grizzly bear; 2 - several undead; 3 - a cyclops; 4 - magically animated armor; 5 - 1d4 ogres; 6 - a golem
	4	Among their ranks, it's rumored the bandits now have a skilled: d8: 1 - druid; 2 - mage; 3 - veteran; 4 - shapeshifter; 5 - acolyte; 6 - weaponsmith; 7 - engineer; 8 - bard
	5	Supposedly, the bandits relocated to a/an: d8: 1 - island; 2 - nearby forest; 3 - hilltop; 4 - cave system; 5 - roadside cavern; 6 - abandoned keep; 7 - defensible ruin; 8 - location within the settlement
	6	A scout determined the bandit hideout: d4: 1 - is ripe for an attack; 2 - has an unguarded secret entrance; 3 - has been bleeding members (-1 Crime); 4 - is weaker than thought (-1 Bandit Hideout Level)
Level II 1d12	7	Local bandits are actually: d4: 1 - trying to cause political discord (-1 Morale); 2 - agitators from an enemy settlement; 3 - followers of an evil deity; 4 - hired by a malicious trading company (-1 Trade)
	8	Bandits captured a diplomat and in response, a rival settlement: d4: 1 - accused the town of the crime; 2 - is demanding their safe return; 3 - posted a reward for their return; 4 - is marshalling their military
	9	Bandits captured a prominent resident and demand ransom (-1 Morale): d4: 1 - 25 SP for a popular shopkeep; 2 - 50 SP for an adventurer; 3 - 100 SP for a diplomat; 4 - 250 SP for a member of court
	10	Bandits attacked a caravan and: d4: 1 - stole 5,000 GP (-1 Trade); 2 - killed 3d10 residents; 3 - residents fear the roads (-1 Morale); 4 - many bandits were killed in a counterattack (-1 Bandit Hideout Level)
	11	A wealthy merchant, after surviving several encounters with the bandits, is now offering a reward to anyone who can bring them to justice: d4: 1 - 200 GP; 2 - 500 GP; 3 - 1000 GP; 4 - 2,500 GP
	12	Bandits claim they will reduce their operations (-1 Bandit Hideout Level) in exchange for: d4: 1 - amnesty to 3d6 bandits; 2 - a ship to carry them away; 3 - defeating a monster lair; 4 - a single payment of 200 SP
Level III 1d20	13	Bandit raids have impacted the settlement's productivity; d6: 1 - -50 SP; 2 - -100 SP; 3 - -200 SP; 4 - -10 SP/Mo; 5 - -25 SP/Mo; 6 - -50 SP/Mo
	14	Bandits have united under a king (+2 Crime) who is a: d6: 1 - henchman of the BBEG; 2 - dragon in human form; 3 - sorcerer; 4 - shapeshifter; 5 - scholar fluent in many languages; 6 - noble in exile
	15	The bandits have forged an alliance with: d4: 1 - the BBEG; 2 - low-level monsters; 3 - medium-level monsters; 4 - high level monsters
	16	Recent attacks suggest the bandits, even more than gold, want: d4: 1 - quality weapons; 2 - potions and spell scrolls; 3 - a healer; 4 - to kill settlement guards (+1 Crime)
	17	A decisive clash between bandits and the: d4: 1 - guards being slaughtered (-1 Defense and -3d20 Residents); 2-3 - guards being routed (-1 Defense); 4 - bandits were routed (-1 Bandit Hideout Level)
	18	Bandits attacked the settlement and: d4: 1 - many died (-1d4% Population); 2 - residents are fleeing the town (-1% Population Growth); 3 - 1d12 homes were destroyed; 4 - trade relations worsened (-1 Trade)
	19	A charismatic bandit leader has been stealing from the rich to give to the poor resulting in: d4: 1-2 - dozens of veterans joining the bandits; 3 - support among the poor (+1 Morale); 4 - extreme bandit loyalty
	20	Intelligence suggests the bandits are funded by: d6: 1 - the BBEG; 2 - a rival settlement; 3 - an enemy settlement; 4 - an unknown settlement; 5 - a high level monster; 6 - a dragon

Barracks

The barracks is where the settlement's armed forces are trained, where essential supplies, weapons, and armor are housed, and where the officers operate out of. Residents who are not in the military can still often find weapons training here, albeit for a price. Though rarely advertised, adventurers seeking work can sometimes find opportunities helping the military with missions that are either too dangerous or too distasteful for rank-and-file soldiers. Barracks can also be an invaluable source to learn about the hazards and dangers that are present in the nearby region.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water, Workshop I	25/1 Mo/Wood + Metal	-5 SP/Mo	+1 Defense Train Militia
	The Militia Training Grounds employs a handful of officers and provides a space for training a militia that can be called upon if the settlement is attacked. Militia will typically be trained with spears and those who can afford it will provide their own bits of armor. Residents can find training in simple weapons here.			
II	Sufficient Food and Water, Workshop II, Barracks I	50/2 Mo/Wood + Stone + Metal	-10 SP/Mo	+1 Defense Train Regular Units
	The Barracks employs, trains, and provides housing for professional standing military units. Soldiers can be trained in an assortment of weapons including swords, spears, bows, and crossbows. Soldiers routinely patrol the area around the settlement. Residents can train in using martial weapons, armor, and shields.			
III	Sufficient Food and Water, Workshop III, Barracks II	100/4 Mo/Wood + Stone + Metal	-25 SP/Mo	+2 Defense Train Special Units
	The Academy of War trains officers and soldiers in advanced military philosophy and tactics. The Academy trains some of the most disciplined and devastatingly effective troops in the land. Troops are proficient in a variety of weapons, armors, small unit tactics, and infiltration and reconnaissance techniques. Residents can learn advanced weapons abilities at the Academy of War.			

Roll

Barracks Events

Level I 1d6	1	A patrol of 3d8 soldiers: d4: 1 - vanished (-1 Defense); 2 - was ambushed and 1d4 soldiers died; 3 - got dysentery and are bedridden for one month; 4 - were wounded after fighting off enemy soldiers
	2	Someone was caught sneaking into the barracks, a/an: d4: 1 - soldier's lover; 2 - assassin; 3 - initiate of the thieves' guild; 4 - infiltrator from an enemy settlement
	3	A captain is rumored to: d4: 1 - have embarrassed themselves at the tavern; 2 - have accused a well-liked merchant of theft; 3 - be the settlement's most desired bachelorette; 4 - be politically radical
	4	Many soldiers, as part of their personal gear, are choosing to carry and train in: d8: 1 - darts; 2 - slings; 3 - javelins; 4 - war picks; 5 - whips; 6 - nets; 7 - blowguns; 8 - light hammers
	5	Among the militia, a prodigy is discovered who is incredibly gifted at: d6: 1 - archery; 2 - stealth; 3 - horseback riding; 4 - sword fighting; 5 - small unit command; 6 - healing
	6	Opinion of the military changed after 1d12 soldiers: d4: 1 - attacked a farm (-1 Morale); 2 - drunkenly brawled; 3 - repelled an enemy (+1 Morale); 4 - saved the town, increasing enlistment (+1 Defense)
Level II 1d12	7	The guard has been dealing with militia members: d4: 1 - stealing equipment (-1 Defense); 2 - destroying property (-50 SP); 3 - drinking and fighting; 4 - joining a bandit clan (+1 Bandit Hideout Level)
	8	A soldier and a resident fought at the tavern: d4: 1 - over a romantic interest; 2 - after the soldier picked a fight; 3 - after the resident picked a fight; 4 - over how to deal with an enemy settlement
	9	Settlement soldiers have a reputation for skill in: d6: 1 - ranged attacks; 2 - melee attacks; 3 - riding mounts into combat; 4 - building siege equipment; 5 - small unit tactics; 6 - training quality officers
	10	A patrol returned, claiming to see something odd, a/an: d4: 1 - mage tower concealed in the wilderness; 2 - entrance to a monster lair; 3 - tree with a locked stone door; 4 - pond with no discernible bottom
	11	A skilled sergeant has improved training with: d4: 1 - increased patrols (Free Scout Action); 2 - rigorous physical training (Soldiers Gain 5 HP); 3 - classroom instruction; 4 - coordinating with an allied army
	12	A soldier (Free Festival Action) will be honored who: d4: 1 - saved a soldier from an owlbear; 2 - saved a child from harpies; 3 - defeated an outlaw (-1 Crime); 4 - raided an enemy encampment (+1 Defense)
Level III 1d20	13	2d10 soldiers died after encountering: d8: 1 - enemy soldiers; 2 - low-level monsters; 3 - medium-level monsters; 4 - a high-level monster; 5 - a mudslide; 6 - a poisoned stream; 7 - a dragon; 8 - the BBEG
	14	Competing military philosophies divides soldiers (Roll Twice); d6: 1 - naval supremacy; 2 - unit mobility; 3 - military alliances; 4 - ranged superiority; 5 - strong supply lines; 6 - strategic strongholds
	15	A captain seeks help from adventurers to acquire from a dangerous dungeon, the: d4: 1 - unit's stolen standard; 2 - ashes of an ancient hero; 3 - bodies of a fallen patrol; 4 - armor of a fabled general
	16	A squad of elite soldiers is discretely sent to: d4: 1 - raid an enemy's supplies; 2 - scout an enemy's stronghold; 3 - recruit soldiers from the frontier; 4 - reclaim and rebuild a strategic ruined fortress
	17	A patrol returned, claiming to see a/an: d4: 1 - marriage between trees; 2 - woman who vanished into a tree; 3 - rabbit who offered a bleak prophesy; 4 - tree whose leaves bloomed and fell in a repeated cycle
	18	A military strategist begins advising the leader and advocates for: d4: 1 - veterans benefits; 2 - better pay for soldiers; 3 - less oversight over the military; 4 - more supplies in case of a siege (50 SP and +1 Defense)
	19	A decorated captain wants to train an elite unit (+1 Defense): d4: 1 - heavy cavalry (125 SP/Mo); 2 - heavy hoplite infantry (75 SP/Mo); 3 - light scouts (35 SP/Mo); 4 - arcane knights (+1 Defense and 75 SP/Mo)
	20	The workshop offered to improve soldiers' gear (+1 Defense): d4: 1 - longbows and arrows (100 SP/3 Mo); 2 - spears and shields (100 SP/2 Mo); 3 - longswords (100 SP); 4 - plate armor (+1 Defense 200 SP/3 Mo)

Brewery

Breweries specialize in the production and sale of ales and lagers. Depending on the region and what fermentable ingredients grow locally, it may make more sense to change the brewery to a distillery or a vineyard. If so, just swap the language in the mechanics and the events table to better match the facility but keep the mechanics the same. As breweries grow, they types of beverages they make become more varied and and the finest beverages may even have slight magical properties. Breweries are always looking for new ingredients to create more exotic beverages and adventurers may find paid work in securing rare ingredients from remote or dangerous locations.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water, Workshop I	25/1 Mo/Wood + Stone + Metal	-	+1 Morale, +5 SP/Mo
	The Brewhouse is little more than a simple dwelling with a makeshift brewing setup and seating for guests to try the ale. The brewhouse makes one or two ales using whatever fermentable grains and ingredients are readily available to the settlement.			
II	Sufficient Food and Water, Workshop I, Brewery I	50/2 Mo/Wood + Stone + Metal	-	+1 Morale, +20 SP/Mo
	The Brewpub expands the building with more sophisticated brewing equipment and a larger and more comfortable bar area for patrons. The Brewpub serves an assortment of ales including ones featuring seasonal ingredients or even more exotic ingredients imported from afar. Brewers can provide training in the art of brewing and may even contract brew specialty batches for high-paying customers.			
III	Sufficient Food and Water, Workshop II, Brewery II	100/3 Mo/Wood + Stone + Metal	-	+2 Trade, +50 SP/Mo
	No need to choose between quantity or quality - the Brewery provides both. The Brewery mass-produces ale and distributes it far and wide, bringing in a bounty of tax revenue and tends to attract tourism to the settlement. The Brewery makes special batches for noble weddings and merchant princes. They also occasionally make small batches that many claim have magical properties.			

Roll

Brewery Events

Level I
1d6

- 1 People are upset with the brewery after: d4: 1 - a bartender insulted customers; 2 - the latest batch was undrinkable; 3 - a new ale made 3d8 people ill; 4 - 1d12 residents died from food poisoning (-1 Morale)
- 2 There is a rumor going around that the brewery has connections to: d4: 1 - a bandit clan; 2 - the thieves guild; 3 - an organized crime family; 4 - a reviled cult
- 3 It's rumored that one of the brewers: d4: 1 - comes from an enemy settlement; 2 - strongly dislikes the settlement leadership; 3 - lost a loved one in a house fire; 4 - is a musical prodigy
- 4 The brewery is making a special batch for a merchant and they seek help acquiring: d4: 1 - mountaintop flowers; 2 - berries from an archipelago; 3 - rare mushrooms; 4 - unique grain from a rival settlement
- 5 The brewery hosts an amateur brewing competition with the winner receiving: d4: 1 - production run of their ale; 2 - small gold prize; 3 - large gold prize; 4 - 25% share of brewery ownership
- 6 Residents are looking forward to an event at the brewery (Free Festival Action): d4: 1 - to celebrate a local hero; 2 - pairing drinks with food; 3 - for business owners to network; 4 - to honor a deity

Level II
1d12

- 7 Alcohol sales have trended down: d6: 1 - (-1 SP/Mo); 2 - (-2 SP/Mo); 3 - (-3 SP/Mo); 4 - (-5 SP/Mo); 5 - (-10 SP/Mo); 6 - (-1 Trade)
- 8 The basement of the brewery: d4: 1 - is infested by low level monsters; 2 - is filled with carnivorous ooze; 3 - collapsed into a mysterious tunnel below; 4 - is rumored to hide a thieves guild safehouse
- 9 There is a supply shortage, and the brewery is paying double for: d4: 1 - bottles; 2 - barrels; 3 - fermentable grains; 4 - exotic ingredients
- 10 It's rumored that a brewer knows the location of a/an: d6: 1 - buried treasure; 2 - band of outlaws; 3 - forest keep; 4 - cult of necromancers; 5 - forbidden guild's dead drop; 6 - famous hermit's home
- 11 The brewery has an expensive limited-edition beverage that can temporarily: d6: 1 - increase HP; 2 - increase speed; 3 - increase strength; 4 - increase charisma; 5 - improve vision; 6 - increase insight
- 12 Alcohol sales have trended up: d6: 1 - (+1 SP/Mo); 2 - (+2 SP/Mo); 3 - (+3 SP/Mo); 4 - (+5 SP/Mo); 5 - (+10 SP/Mo); 6 - (+1 Trade)

Level III
1d20

- 13 An accident occurred at the brewery and: d4: 1 - fire damaged the building (-50 SP); 2 - several batches were lost (-10 SP); 3 - 1d4 brewers died; 4 - ale for the next month is sour and watered down
- 14 It was the talk at the tavern after a customer found in their bottle a: d4: 1 - human finger; 2 - rat tail; 3 - plea for help from someone claiming to be trapped in the brewery; 4 - pair of amethysts
- 15 The brewery has a popular new brew: d8: 1 - peach lager; 2 - pumpkin wheat; 3 - strong stout; 4 - brown sugar porter; 5 - pecan brown ale; 6 - hoppy ale; 7 - herbal farmhouse ale; 8 - candied yam amber ale
- 16 A new brewer joined and now the beer: d4: 1 - is worse (-1 Morale); 2 - is available in a huge variety of selections; 3 - is more cost effective (+10 SP/Mo); 4 - is better (+1 Morale)
- 17 A brewer is late returning from an ingredient scouting trip: d4: 1 - in the local forest; 2 - along a river many leagues away; 3 - in the grasslands near an enemy settlement; 4 - deep within a distant jungle
- 18 A merchant came to town and: d4: 1 - made a fool of himself at the brewery; 2 - made a generous offer to buy the brewery; 3 - fell in love with a brewer; 4 - wants to export the beer far and wide (+1 Trade)
- 19 After drinking the brewery's latest batch, some report temporarily being able to: d6: 1 - levitate; 2 - fly; 3 - communicate telepathically; 4 - hear people's thoughts; 5 - walk through walls; 6 - see through walls
- 20 After months of quality ale: d4: 1 - people are moving to town (+.05% Population Growth); 2 - residents are noticeably happy (+1 Morale); 3-4 - there's a growing demand for it across the land (+1 Trade)

Brothel

Many are the lonely souls who seek solace in the pleasure houses of the realm. There is a wide spectrum of views on the ethics of brothels and their place (or lack thereof) within a settlement. Consider the settlements particular values to determine if a brothel makes sense and if it becomes a part of the settlement, how residents view it. Some cultures view the work of brothels as crucial and even honorable while others see them as a lucrative commodity, a necessary evil, or even morally deplorable. Thinking about your settlement's particular values and culture will help inform not just the brothel's place within it but also your worldbuilding as a whole.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water, Tavern I	25/1 Mo/Wood	-	+5 SP/Mo
	The Pleasure House fulfills all many of carnal desires for residents with enough coin to pay for it. The building itself features a dozen small bedrooms that branch off from a central common area that features a hearth and comfortable chairs.			
II	Sufficient Food and Water, Tavern I, Brothel I	50/2 Mo/Wood + Stone	-	+25 SP/Mo
	The Brothel expands to include more bedrooms. The common area now provides ale and light fare. On busy nights, bards may provide some additional entertainment. A favorite of soldiers and sailors, the Brothel is a great source of gossip. People tend to talk when their happy and the Pleasure House is in the business of making people happy.			
III	Sufficient Food and Water, Tavern I, Brothel II	100/3 Mo/Wood + Stone	-	+100 SP/Mo
	The Evening Manor provides the finest services to customers who value quality and discretion. Whether it's exotic wine, fresh oysters, scintillating conversation, luxurious massage, music that speaks to the soul, or a more personal touch, they have what you want. Catering to nobles, merchants, diplomats, and ship captains, the Evening Manor can be a great place for more than one type of connection.			

Roll

Brothel Events

Level I
1d6

- 1 There's a growing concern in town (-1 Morale) that the brothel is: d4: 1 - offending the gods; 2 - setting the wrong example for children; 3 - morally reprehensible; 4 - unhygienic
- 2 The brothel is on everyone's minds after: d4: 1 - it was the scene of a murder; 2 - employees are on strike for better pay; 3 - someone burned the building down; 4 - a religious group has been protesting outside
- 3 Guards had to come to the brothel after a: d4: 1 - brawl broke out between two intoxicated customers; 2 - dispute over payment; 3 - thief robbed the establishment one night; 4 - client collapsed and died
- 4 Amongst its various services, the brothel has gained a reputation for also providing excellent: d4: 1 - massages; 2 - companionship; 3 - food and drink; 4 - luxurious baths
- 5 The brothel is a hub for reliable information on: d4: 1 - where adventurers can find good work; 2 - how to find items that aren't strictly legal; 3 - joining various guilds; 4 - the location of dungeons and ruins
- 6 Many residents are grateful for the brothel (+1 Morale) due to the perception that it improves the lives of: d4: 1 - the elderly; 2 - people with disabilities; 3 - widows; 4 - soldiers

Level II
1d12

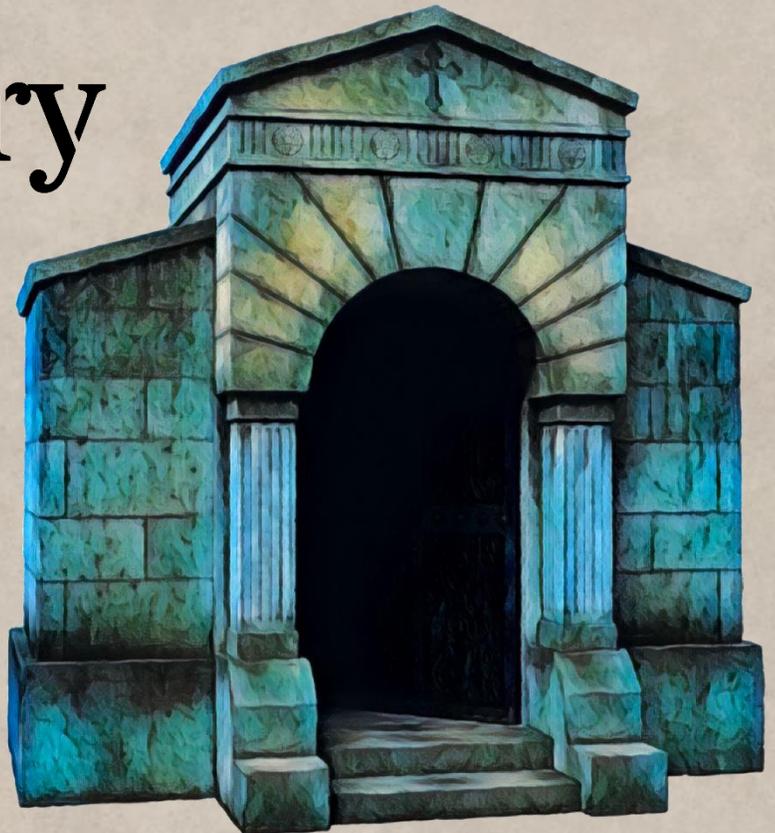
- 7 Many agree the brothel is responsible for: d4: 1 - spreading communicable diseases (-.05% Population Growth); 2 - ruining marriages (-1 Morale); 3 - spreading moral decay; 4 - a rise in crime (+1 Crime)
- 8 A client told a brothel worker about a strange landmark, a: d4: 1 - sunken castle that rises on the new moon; 2 - bog that hides a lost ruin; 3 - bridge that complains when travelers cross it; 4 - invisible forest
- 9 The brothel is paying extremely well for: d6: 1 - exotic fruit; 2 - scented candles; 3 - aromatic oil; 4 - oysters; 5 - a rare mountain herb that is a natural aphrodisiac; 6 - casks of wine
- 10 People are talking about an enigmatic new brothel worker who: d4: 1 - is a stunning singer; 2 - is a race uncommon to the area; 3 - comes from an enemy settlement; 4 - tells wild tales few believe true
- 11 A new brothel worker is known for: d4: 1 - worshipping a strange god; 2 - knowing a lot about an assassins' guild; 3 - being the descendant of a noble; 4 - fluency in over a dozen languages
- 12 Many agree the brothel is responsible for: d4: 1 - increased births (+.05% Population Growth); 2 - helping people find love (+1 Morale); 3 - increased tourism; 4 - making sex work safe (-1 Crime)

Level III
1d20

- 13 A customer has loudly and adamantly accused a brothel worker of: d6: 1 - theft; 2 - witchcraft; 3 - cursing him; 4 - slander; 5 - corrupting his soul; 6 - poisoning him
- 14 It's rumored that one of the brothel workers is: d4: 1 - the sole survivor of a town destroyed by the BBEG; 2 - a member of a secret guild; 3 - half divine; 4 - the confidant of a member of court
- 15 It's rumored that amongst the brothel workers is a: d4: 1 - succubus/incubus; 2 - doppelganger; 3 - deity; 4 - spy from an enemy settlement
- 16 Folks at the brothel are talking about a strange customer, a: d4: 1 - diplomat from a distant land; 2 - henchman of the BBEG; 3 - member of a secretive guild; 4 - merchant of magical oddities
- 17 It's widely known that one of the biggest customers of the brothel is a/an: d6: 1 - member of court; 2 - temple priest; 3 - merchant; 4 - foreign diplomat; 5 - military officer; 6 - wealthy shop owner
- 18 There is a brothel worker who can: d6: 1 - speak to the dead; 2 - revive the dead; 3 - see glimpses of the future; 4 - create interdimensional portals; 5 - travel between planes; 6 - call upon a deity
- 19 Some residents have claimed that for a whole day after spending an evening with a particular brothel worker, they felt: d4: 1 - stronger; 2 - faster; 3 - luckier; 4 - healthier
- 20 The brothel has become popular and: d4: 1 - many soldiers finding comfort there (+1 Defense); 2 - some travel to the settlement just to visit it (+1 Trade); 3-4 - tax revenue has exceeded expectations (+20 SP/Mo)

Cemetery

Though traditionally depicted as a sacred ground with rows of gravestones where the deceased are buried and, respected, and mourned, “cemeteries” can take many forms. It may be a location with special significance to the settlement where the deceased are sent to the afterlife via a funeral pyre, it could be a subterranean catacomb where the dead are entombed or mummified. Feel free to reskin the cemetery so that it best coalesces with your worlds values and beliefs.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	-	15/1 Mo/Stone	-	+0.5% Population Growth
	The Graveyard provides a dedicated (and sanitary) space for residents to bury the bodies of deceased loved ones. Bodies may be either burned or buried straight in the ground and usually have simple grave stones to mark their final resting space.			
II	Cemetery I	35/2 Mo/Wood + Stone	-	+0.5% Population Growth
	The Crypts expand the graveyards into a subterranean space where even more deceased can be laid to rest without requiring additional acreage - perfect for the expanding town. Additionally, a gravekeeper now manages the cemetery, maintaining the property, tending flowerbeds, and generally making the cemetery a clean are for residents to mourn their dead.			
III	Cemetery II	75/3 Mo/Wood + Stone	-	+0.5% Population Growth
	The Mausoleum is just the place for the city's wealthy elite to spend eternity in peace and elegance. A stonecutter provides services, making elegant headstones, monuments, statues for those who can afford them.			

Roll

Cemetery Events

Level I
1d6

- 1 Residents avoid the cemetery at night as many believe it is haunted by: d6: 1 - zombies; 2 - a hag; 3 - ghouls; 4 - undead wolves; 5 - lycanthropes; 6 - giant rats
- 2 There have been several graves dug up over the past month in which the dead's: d4: 1 - teeth were taken; 2 - jewelry was stolen; 3 - bodies were taken; 4 - bodies were set on fire
- 3 The gravekeeper complains that someone: d4: 1 - painted obscene art on tombstones; 2 - smashed headstones belonging to a specific family; 3 - ripped up flowers; 4 - burned strange symbols in the grass
- 4 Guards arrested teens in the cemetery who were: d6: 1 - having sex; 2 - throwing a party; 3 - defacing gravestones; 4 - robbing graves; 5 - trying to summon a demon; 6 - trying to reach the infernal plane
- 5 A celebration of life is planned for this coming month (Free Festival Action) after the death of a: d4: 1 - merchant; 2 - wealthy landowner; 3 - adventurer; 4 - noble
- 6 A wealthy merchant died and she left to the people a/an: d4: 1 - series of clues leading to her wealth; 2 - fortune (5GP/Resident); 3 - educational endowment (+1 Academy Level); 4 - town donation (+200 SP)

Level II
1d12

- 7 It's rumored that at midnight in the cemetery, there's a tree that: d4: 1 - an assassin uses as a dead drop; 2 - the dead use to talk; 3 - can summon a deal-making demon; 4 - echoes the songs of the dead
- 8 A mysterious person has been spending long days in the cemetery who is actually: d4: 1 - a hag; 2 - a grieving widow; 3 - a shapeshifter who feeds on fresh cadavers; 4 - recruiting for a secret guild
- 9 The gravedigger seeks help after: d4: 1 - undead swarmed the graveyard; 2 - a necromancer sealed herself in the crypts; 3 - complaints of a wraith in the mausoleum; 4 - discovering a lycanthrope colony
- 10 It's rumored that at night in the cemetery, cultists: d4: 1 - bar entry; 2 - host malevolent rites of passage for new members; 3 - commune with evil forces; 4 - eat the newly dead
- 11 A message recently appeared, burned into the grass by a new grave: d6: 1 - beware the temple; 2 - bring the prophet; 3 - the rite was wrong; 4 - I'm sorry; 5 - search the basement; 6 - the seed is strong
- 12 A high-profile funeral was held recently after the death of a: d6: 1 - merchant; 2 - wealthy landowner; 3 - adventurer; 4 - noble; 5 - craftsman; 6 - child (-1 Morale)

Level III
1d20

- 13 The gravedigger has sealed off the crypts after: d4: 1 - the dead began reanimating; 2 - hearing an inhuman scream; 3 - being attacked by a ghost; 4 - a wall collapsed revealing a monster lair
- 14 There is a grave in the cemetery where there is rumored to be buried a: d4: 1 - treasure map; 2 - deed to a distant castle; 3 - magic ring; 4 - sack of electrum coins
- 15 A stranger has been seen in the cemetery lately: d4: 1 - playing an unusual instrument; 2 - with animals following him; 3 - leaving flowers on old graves; 4 - who claims to speak for the dead
- 16 A monolith appeared in the cemetery one day and those who touch it: d4: 1 - hear a nefarious voice for 1d4 days after; 2 - faint; 3 - travel to the realm of the dead for 1d4 hours; 4 - see a glimpse of the past
- 17 Animals buried in the cemetery have begun returning to life: d4: 1 - as undead; 2 - as though nothing happened; 3 - and enter a trance-like state when they hear a panflute; 4 - thanks to a necromancer
- 18 While digging a grave, the gravedigger unearthed: d4: 1 - an artifact of an ancient civilization; 2 - the entrance of an ancient ruin; 3 - bedrock that contains gemstones; 4 - a locked steel chest
- 19 After extensive research, the cryptkeeper found a new way to combat the undead, a: d4: 1-2 way to enchant weapons to deal extra damage against undead; 3 - a new spell; 4 - ultra potent holy water
- 20 A reviled resident was recently buried, a: d4: 1 - man guilty of a grisly crime; 2 - leader of a violent gang (-1 Crime); 3 - bandit outlaw (-1 Bandit Hideout Level); 4 - head of an extremist organization (+1 Morale)

Docks

Hubs for culture, commerce, and activity, the docks are a crucial facet of many settlements.

Adventurers can often find work providing protection to merchants and ship captains. Those seeking passage to distant settlements can often find it in larger ports. Settlement leaders should consider geography when deciding if docks are right for their town. A river or pond is sufficient to build and get the benefits from a basic Dock while a lake or ocean is needed for a Lighthouse. Harbors are only for settlements located on an ocean coastline.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	-	25/1 Mo/Wood	-	Fishing, Build Simple Boats
	The Docks, a simple wooden structure that extends into the water, provides the necessities for residents to go fishing and to build simple boats like rowboats and canoes. Fishing can provide a nice supplement of food for settlements struggling to feed hungry mouths.			
II	Docks I, Workshop I	50/2 Mo/Wood + Stone	-3 SP/Mo	+2 Trade
	The Lighthouse makes navigating around the docks and shoreline much safer, especially at night or in inclement weather. Safe ports tend to attract the interest of merchants and diplomats from other settlements looking to trade goods beyond their own borders.			
III	Cemetery II, Workshop II	100/3 Mo/Wood + Stone	-50 SP/Mo	+3 Trade
	The Harbor, nearly a city unto itself, includes a network of docks, wharfs, warehouses, cranes, and an of carts and workers to operate everything. Harbors often attract vendors to sell food and drink to the sailors and dock workers. The Harbor is a hub of import and export and larger, longer docks also allow for the creation of large sailing vessels with the help of a Dry Dock.			

Roll

Docks Events

Level I
1d6

- 1 A ship arrived that was carrying: d4: 1- diseased rats (-1d4% Population); 2 - a stowaway criminal (+1 Crime); 3 - smuggled goods for the black market; 4 - rowdy, trouble-making sailors (-1 Morale)
- 2 A ship returned to the docks after narrowly escaping an attack by: d4: 1 - pirates; 2 - merfolk raiders; 3 - a warship from an enemy settlement; 4 - a giant sea monster
- 3 Several sailors saw on an uninhabited island: d4: 1 - smoke from a several fires; 2 - several rowboats on the beach; 3 - strange lights after sundown; 4 - the sound of music carrying over the water
- 4 A recently rescued shipwreck survivor: d4: 1 - speaks a language no one understands; 2 - suffers from amnesia; 3 - claims a kraken sunk their ship; 4 - is the relative of an enemy settlement's leader
- 5 Residents appreciate a new vendor near the docks who sells: d4: 1 - the freshest fish around; 2 - upcycled furniture made from crates; 3 - ale and hot sandwiches; 4 - fishing equipment
- 6 A merchant ship docked carrying: d4: 1 - a captured pirate captain (-1 Crime); 2 - exotic mounts; 3 - an assortment of potions and spell scrolls; 4 - a large amount of gold and orders to purchase magic items

Level II
1d12

- 7 A raid on the dock by pirates resulted in: d4: 1 - 1d4 ships being destroyed; 2 - a mercantile company suspending operations (-1 Trade); 3 - the deaths of 3d10 sailors; 4 - the theft of crucial supplies (-50 SP)
- 8 It's rumored that the lighthouse: d4: 1 - hides a dark secret; 2 - was built on top of a dangerous dungeon; 3 - is haunted by ghosts; 4 - is manned by a pair of keepers who have lost their minds
- 9 While fishing, a sailor spotted: d4: 1 - a giant sea monster; 2 - the entrance of an underwater sea cave; 3 - the glint of gold beneath the waves; 4 - a ghost ship on the horizon
- 10 An ship arrived carrying a: d4: 1 - captain looking to trade maps (Free Scout Action); 2 - diplomat seeking an alliance; 3 - merchant selling 1d6 magic items; 4 - a survivor from a town destroyed by the BBEG
- 11 A fisherman insists he saw: d4: 1 - two-headed mermaid at turns rude and lustful; 2 - floating castle made of seashells; 3 - lighthouse that rises from the water at high tide; 4 - giant fish with emerald scales
- 12 A fishing ship discovered: d4: 1 - new fishing grounds (2x Food from Fishing); 2 - a type of fish prized by chefs (+1 Morale); 3 - whales that can be processed for oil (+1 Trade); 4 - squid ink prized by spellcasters

Level III
1d20

- 13 After a devastating storm: d4: 1 - erosion dramatically changed the coastline; 2 - damaged 1d4 ships; 3 - damaged the docks (-25 SP); 4 - decimated the local fishing grounds (Fish Production Halved)
- 14 Aquatic marauders attacked the docks and: d4: 1 - a cargo ship sank (-1 Trade); 2 - dozens of crates were set ablaze (-50 SP); 3 - the guard offers a reward for capturing the leader; 4 - the guards fought them off
- 15 A sailor saw a/an: d6: 1 - dragon flying off the coast; 2 - dragon turtle who demanded tribute; 3 - island shrouded in mist; 4 - lot of flotsam; 5 - damaged ship adrift at sea; 6 - group of shipwreck survivors
- 16 A sailor reported a strange encounter with a: d4: 1 - merchant seeking empty bottles; 2 - shipwreck survivor who refused help; 3 - drunk, flirtatious merman; 4 - talking fish that told tall tales
- 17 A sailor heard second-hand about a/an: d4: 1 - nearby underwater ruin; 2 - local dragon turtle that demands sea glass; 3 - sahuagin city rich with adamantine; 4 - sea serpent that can swallow a galley
- 18 It's rumored that a newly found ancient island temple: d4: 1 - can summon a deity with a blood sacrifice; 2 - hides a dormant monster; 3 - holds vast riches; 4 - is haunted by the adventurers who died there
- 19 For a fee, retired ship captain can: d4: 1 - guide a ship safely around aquatic hazards; 2 - train sailors in ship vehicle operation; 3 - help gain access to a pirate settlement; 4 - lead a ship to a fabled island ruin
- 20 After the navy captured a notorious pirate vessel: d4: 1-2 - residents swarmed to join the navy (+1 Defense); 3 - valuable supplies were recovered (+100 SP); 4 - the BBEG's personal belongings were found

Dry Docks

The Dry Docks enable the construction of a variety of ships that can provide a variety of benefits to the settlement.

Adventurers and wealthy residents may also wish to commission the construction of their own ship. Simply convert the SP cost of the desired vessel into the

equivalent gold pieces for the game system you're

using. The ships built in the Dry Docks are much larger than the ones unlocked by the Level I Docks requiring access to a large lake or ocean. Dry Docks will, on rare occasions, need help from adventurers to escort a newly-constructed ship to buyers located in distant settlements.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water Docks I, Workshop I	50/2 Mo/Wood + Stone + Metal	-	Build + Repair Basic Ships
	The Boatyard allows for the construction of basic ships like keel boats and sail boats. Working closely with the Workshop, the Boatyard has the tools and space need to build and repair the ships needed by any burgeoning town.			
II	Sufficient Food and Water Docks II, Workshop II	100/4 Mo/Wood + Stone + Metal	-	Build + Repair Mercantile Ships
	The Shipyard, in conjunction with the Lighthouse, is just what any town needs to jumpstart their trading economy. With this expansion, the town now has the specialized tools, equipment, and knowledgeable shipwrights needed to build ships like the Merchant Galley or the Trading Cog. Additionally, the Shipyard can repair and maintain Mercantile Ships.			
III	Sufficient Food and Water Docks III, Workshop III	200/6 Mo/Wood + Stone + Metal	-	Build + Repair War Ships
	For the security-minded settlement, Dry Docks are an essential. Massive stone construction basins, sophisticated rope and pulley machines, and a dedicated rail system allows for the construction and repair of the largest, deadliest, and most advanced war ships in the world. The coast lines will soon be secure with ships like the Dreadnought and War Galley.			

Roll

Dry Docks Events

Level I
1d6

- 1 The dry docks caught fire and: d4: 1 - the guard who put it out is hailed as a hero; 2 - needs repairs (-25 SP); 3 - any ships being built were destroyed; 4 - the entire building was destroyed
- 2 The dry docks are having trouble acquiring a crucial resource and are paying a premium for: d6: 1 - lumber; 2 - nails; 3 - fabric; 4 - paint; 5 - unskilled labor; 6 - sealant
- 3 A shipwright tested a new vessel at sea and: d4: 1 - pirates captured it and demand ransom; 2 - it's presumed lost at sea after a sudden storm; 3 - he spotted a ghost ship; 4 - he spotted a sea monster
- 4 A chaotic deity visited the dry docks and a ship now: d4: 1 - has a figurehead that speaks for the deity; 2 - can fly; 3 - sentient and occasionally disobedient; 4 - has ale barrels that refill every night
- 5 a crafty shipwright has an idea for: d4: 1 - a merchant ship that can carry twice as much cargo; 2 - hulls that are resistant to fire; 3 - increasing the speed of ships; 4 - a prow that can shoot gout of fire
- 6 In their spare time, a master shipwright is training people in: d6: 1 - navigation; 2 - fishing; 3 - carpentry; 4 - operating water vehicles; 5 - grappling; 6 - proficiency in the aquan language

Level II
1d12

- 7 Late one night: d4: 1 - a thief robbed the shipwrights (+1 Crime); 2 - someone sabotaged ships under construction; 3 - teens painted obscenities on a ship; 4 - lightning destroyed a ship under construction
- 8 The shipwrights are struggling to fulfill a commission for a ship that: d4: 1 - can fly in the sky; 2 - can submerge underwater; 3 - is made of steel; 4 - has wheels and can be pulled by horses
- 9 Something odd happened at the dry docks, a: d4: 1 - ship's beam grew a face that tells puns; 2 - ship frame animated and wandered off; 3 - shipwright vanished; 4 - worker polymorphed into a seagull
- 10 The shipwrights have discovered a new shipbuilding technique (+1 Defense) and ships built here have: d4: 1 - 10% more HP; 2 - better armor; 3 - resistance to fire damage; 4 - 25% more HP
- 11 The dry docks have a reputation for high quality ships, leading to: d4: a 10% increase in prices; 2 - a ship construction backlog; 3 - guards patrolling the dry docks; 4 - new export opportunities (+1 Trade)
- 12 A cloaked stranger paid a premium to commission the construction of a custom built: d6: keel boat; 2 - sailing boat; 3 - merchant ship; 4 - galley; 5 - warship; 6 - airship

Level III
1d20

- 13 No progress was made on ship construction in the last month after: d4: 1 - workers went on strike; 2 - raw materials failed to arrive; 3 - a pirate raid (+1 Bandit Hideout Level); 4 - termite damage (-50 SP)
- 14 Sailors are talking about a pirate king who: d4: 1 - sails on the back of a massive turtle; 2 - is so rich he pays his men with rubies; 3 - commands a kraken; 4 - commands a crew of lycanthropes
- 15 While testing a new vessel at sea, a shipwright saw: d4: 1 - the BBEG's massive new ship; 2 - a floating island; 3 - a lighthouse that sank beneath the waves; 4 - pirate ship destroyed by a massive sea monster
- 16 Due to a contract that fell through, the dry docks are selling for 25% off: d6: 1 - 2d8 row boats; 2 - 1d6 sail boats; 3 - 1d4 keel boats; 4 - a galley; 5 - warship; 6 - dreadnaught
- 17 The shipwrights have received a private commission for an ambitious design that just might be the largest ever: d4: 1 - merchant ship; 2 - warship; 3 - long-voyage sailing vessel; 4 - luxury transport ship
- 18 People are talking about a new shipwright who: d4: 1 - loves to party; 2 - is extremely attractive; 3 - washed up on shore one day and has no memories; 4 - is the exiled heir of a distant island castle
- 19 A crafty shipwright has an idea for ships: d4: 1 - with mounted weapons that are more accurate; 2 - that harness the power of the sun; 3 - that can travel underwater; 4 - resistant to piercing and bludgeoning
- 20 A new skilled worker has joined the dry docks: d4: 1 - retired admiral (+1 Defense); 2 - merchant prince (+1 Trade); 3 - master carpenter (Ships have 50% More HP); 4 - project manager (Ships Cost 25% Less SP)

Farm



Farms grow the fruits, vegetables, grains, and legumes that your settlement needs. Plant diversity means how farms look and what they produce can take many shapes. Unless a settlement is located in an arctic tundra, desolate wasteland, or barren desert, it can almost certainly support a farm that produces consistent food. Because of the space required to support one, farms are almost always located at the fringes of the settlement, making them vulnerable to attack, theft, and sabotage by enemies. Farmers frequently employ adventurers to deal with threats as they arise.

	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	-	10/1 Mo/Wood	-5 SP/Mo	Food for up to 500 Residents
	The Communal Garden provides space for residents to plant and grow their own food. A handful of farmers manage the land, cultivating, weeding, and watering the plants. In conjunction with a Pasture or some other food procurement measures, the Communal Garden supplies enough food to keep a village fed.			
II	Farm I, Workshop I	30/2 Mo/Wood + Stone	-25 SP/Mo	Food for up to 2,000 Residents
	Plowed Fields, maintained by dozens of farm-hands, encircle the town. Golden fields of wheat, swaths of corn, flooded rice paddies, or vast patches of potatoes - whatever grows regionally - are cultivated using efficiently, and with the knowledge of expert farmers. Farmers use a barn and numerous sheds to aid in their work and to store the various tools and farming devices they need.			
III	Farm II, Workshop II, Well III	60/3 Mo/Wood + Stone	-75 SP/Mo	Food for up to 5,000 Residents
	The fields have now been upgraded to a fully Irrigated Field, using advanced technology, engineering, and crop-growing techniques to maximize the production capacity of every acre. Farmers use an apprenticeship system to pass down knowledge to younger growers and may even provide training to interested residents.			

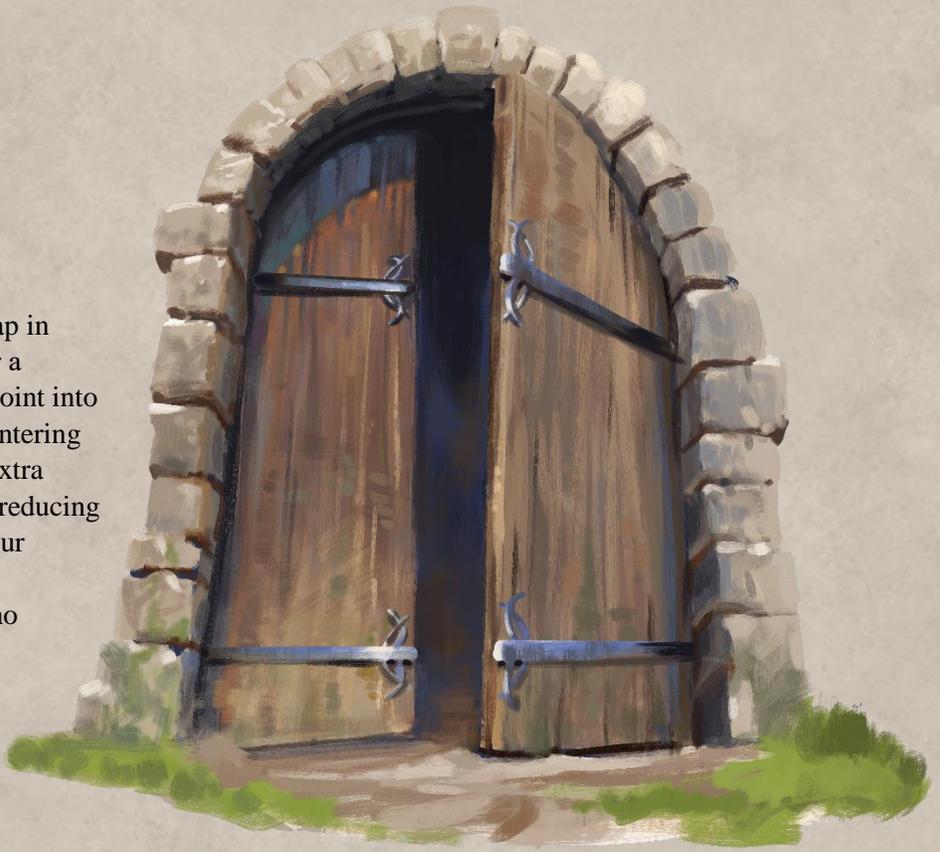
Roll

Farm Events

Level I 1d6	1	Drought is limiting crop production and: d4: 1 - birth rate is declining (-.5% Pop. Growth); 2 - there's not enough food for everyone (-1d4% Population); offset with -1 Trade; 4 - offset for -2OSP/Mo for 6 months
	2	1d4 farmers have gone missing recently due to: d6: 1 - rabid wolves; 2 - raids from low-level monsters; 3 - hungry trolls; 4 - a rogue brown bear; 5 - ankheg hives; 6 - ranging giants
	3	People in the settlement worry after a farmer discovered a/an: d4: 1 - crop circle; 2 - body of a missing resident; 3 - glowing, stationary sphere that sucks in some objects but not others; 4 - cursed magic item
	4	A farmer discovered something in a corn field, a/an: d4: 1 - talking goose that claims the world will end; 2 - injured owlbear cub; 3 - ear of corn with golden kernels; 4 - a strange child with no memories
	5	After a mysterious farmhand began working: d4: 1 - acres of crops died; 2 - animals have gone missing; 3 - the aurora borealis is seen nearly every night; 4 - several people with chronic illnesses have healed
	6	A shrine appears in a field one night and: d4: 1 - kids burn it down; 2 - a new deity gains popularity; 3 - offers of bread and honey earn temporary HP; 4 - a deity protects the settlement (+1 Defense)
Level II 1d12	7	Farmers report recent raids in which: d4: 1 - 2d6 farmers died; 2 - bandits ransacked farmhouses; 3 - low-level monsters stole farm equipment; 4 - fields were burned and salted (-1 Farm Level)
	8	The food provided by the farm is reduced by 50% this month due to: d4: 1 - vermin infestation; 2 - drought; 3 - a strange powdery disease; 4 - locusts
	9	A farmer is selling "magic beans" that he claims can: d4: 1 - grow beanstalks that reach the sky; 2 - resist disease and drought; 3 - grow people; 4 - amplify the power of spell that have a material component
	10	After a tornado, a house appear in a cornfield and: d4: 1 - a hag is killed; 2 - an eccentric family moves to town; 3 - a woman from another world steps out; 4 - travelers flock to see it (+.5% Pop. Growth)
	11	Farmers cultivate a new legume that: d4: 1 - create a flash when thrown; 2 - are so dense, a handful can feed a person for a day; 3 - are mildly intoxicating; 4 - when prepared, restore a small amount of HP
	12	A chaotic deity blessed the farm, causing: d4: fertility (+1% Pop. Growth); 2 - strawberries that act as a love potion; 3 - potatoes that scream when cooked; 4 - edible herbs that cause euphoria (+1 Morale)
Level III 1d20	13	A strange disease affects the farm, causing: d4: 1 - flavorless produce (-1 Morale); 2 - 3d8 residents to die from poisonous apples; 3 - no food production this month; 4 - blueberries that glow faintly at night
	14	Something is killing the crops and a farmer needs help: d4: 1 - destroying an aberration; 2 - routing a medium-level monster lair; 3 - stopping a corruption; 4 - ending a curse
	15	While plowing the fields, a farmer found a/an: d4: 1 - bone from a colossal monster; 2 - sinkhole that leads to a cave system; 3 - strange mechanical object; 4 - tree sapling of a type thought extinct
	16	It's believed that a farmer's daughter is: d4: 1 - the most beautiful woman in the world; 2 - a powerful spellcaster; 3 - half divine; 4 - heiress to a foreign fortune and estate
	17	A farmer reports a crashed meteor contains: d4: 1 - adamantine; 2 - veins of platinum and precious stones; 3 - an intelligent, sentient core that speaks telepathically; 4 - eggs of a dangerous monster
	18	While plowing the field, a farmer discovers an ancient artifact: d4: 1 - a rare magic item; 2 - left by an ancient kingdom long gone; 3-4 - that can be recreated into devices that lets users cast cantrips (+1 Trade)
	19	Farmers perfected heirloom varieties that are highly valued (+1 Trade): d4: 1 - super sweet apples; 2 - long shelf-life tomatoes; 3 - exceptionally filling squash; 4 - wheat that has curative properties
	20	Farmers adapt to the unique region with produce that: d4: 1 - are prized by other settlements (+1 Trade); 2 - make the town a cultural hub (+1% Pop. Growth); 3-4 - create delicious regional dishes (+1 Morale)

Gate

Better than leaving an open gap in your settlement's defenses, gates offer a controlled and easily defended entry point into town. Some towns may tax travelers entering the city which can help collect some extra revenue but has the negative affect of reducing traffic. By taxing travelers entering your settlement, the settlement can gain an additional 2 SP per 1,000 residents who live there. However, each month that this goes on, there is a 5% chance that trade diminishes by -1 and a 1% chance that population growth reduces by .05%.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Wall I	10/1 Mo/Wood	-	+1 Defense
	A simple palisade Wooden Gate offers some protection to the town. Though flammable and susceptible to battering rams, the Wooden Gate is better than nothing. Barely.			
II	Wall II, Gate I, Workshop I	50/2 Mo/Wood + Metal	-	+2 Defense
	The Metal Gate is sturdier and is able to withstand more damage. Anchored into the stone walls that surround town, the Metal Gate but the settlement time during a siege. Still vulnerable to battering rams, defender archers may be able to stop them in their tracks.			
III	Wall III, Gate II, Workshop II	150/4 Mo/Wood + Stone + Metal	-	+5 Defense
	The Drawbridge provides an added level of protection for Metal Gates and buys defenders even more time to fight off enemy attackers or to launch a counter attack of their own. Only the most determined and creative of attacker can break through a retracted drawbridge. In many cases, it's easier to find another way into the city.			

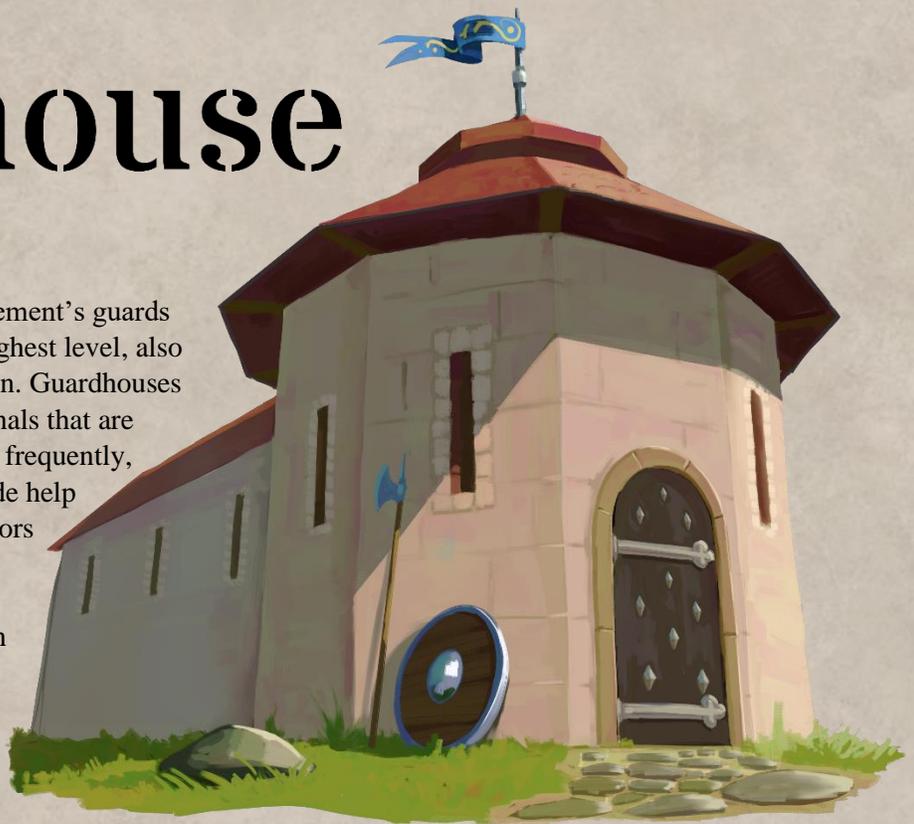
Roll

Gate Events

Level I 1d6	1	It's become clear the gatehouse ledger was forged to hide: d4: 1 - guards taking bribes; 2 - a smuggling operation (+1 Crime); 3 - frame a guard officer; 4 - immigrants from a rival settlements (+ 3d8 Residents)
	2	A traveler attempting to enter the settlement was arrested after: d4: 1 - being drunk and disorderly; 2 - attacking a guard; 3 - stolen good were discovered; 4 - matching a wanted poster sketch
	3	A controversial resident arrived, a: d4: 1 - noble in exile; 2 - possibly delusional seer; 3 - former bandit seeking residence for info on a local bandit gang (-1 Bandit Hideout); 4 - a wizard critical of the temple
	4	2d4 people attempting to enter the town were revealed to be: d4: 1 - enemy agitators; 2 - escaped prisoners; 3 - bandits (-1 Bandit Hideout Level); 4 - a deposed noble seeking refuge
	5	A soldier arrived seeking: d4: 1 - help patrolling the local roads (5 SP/Mo for +1 Defense); 2 - aid against a goblin army; 3 - revenge against murderous bandits; 4 - healing after a grievous injury
	6	A retired statesman has arrived at town and, for a modest price, is offering to train people in: d4: 1 - a language; 2 - lip reading; 3 - a musical instrument; 4 - speechcraft
Level II 1d12	7	Disaster ensued at the gate when: d4: 1 - an infected travel spread a disease (1d4% Residents Die); 2 - a fight broke out and a guard died; 3-4 - news arrived that allied town has been sacked (-1 Morale)
	8	During an altercation with a traveler, a gate guard was bitten by a: d8: 1 - vampire; 2 - werewolf; 3 - cannibal; 4 - zombie; 5 - feral child; 6 - goblin; 7 - ghoul; 8 - doppelganger
	9	An adventurer arrived and is offering to: d4: 1 - join join a party; 2 - share knowledge of the local wilderness; 3 - sell the location of a fabled dungeon; 4 - donate magical items to a worthy party
	10	3d6 refugees arrive at the town, survivors of a: d4: 1 - hamlet attacked by the BBEG; 2 - farmhouse raided by ogres; 3 - caravan ambushed by bandits; 4 - remote temple overrun by undead
	11	A traveling merchant arrives to sell: d4: 1 - rare trained animal companions; 2 - a wide selection of potions; 3 - exceptional but non-magical weapons; 4 - a rotating selection of rare magical items
	12	A diplomatic caravan arrived to: d4: 1 - discuss terms with an enemy; 2 - improve relations with a rival; 3 - introduce an unknown settlement (Free Scout Action); 4 - establish a new trade agreement (+1 Trade)
Level III 1d20	13	An old man arrived at the settlement, the disguise of a/an: d4: 1 - notorious thief (+1 Crime); 2 - enemy spy (-1 Defense); 3 - spy of the BBEG's; 4 - necromancer looking to trade a magic item for blood
	14	An evil doppelganger arrived in town impersonating: d4: 1 - a merchant selling cheap goods; 2 - a prominent business owner; 3 - an advisor to the settlement leader; 4 - the leader of a distant guild
	15	A bounty hunter arrived seeking to capture: d4: 1 - the party; 2 - an advisor to the settlement leader; 3 - a man wrongfully accused of murder; 4 - a notorious outlaw hiding out in town
	16	A bandit attack survivor is/has: d4: 1 - seeking help to recover his wagons; 2 - one victim of many recent attacks (-1 Trade); 3 - decided to settle in town (+1 Merchant Shop); 4 - knowledge about the bandits
	17	A foreign diplomat arrives: d4: 1 - to establish a non-aggression treaty; 2 - declare war; 3 - create a trade agreement (+1 Trade); 4 - seek aid against a superior enemy
	18	A foreign prince arrives to: d4: 1 - seek compensation for a perceived grievance; 2 - ask for food and supplies for troops at war; 3 - arrange a marriage; 4 - attend a noble wedding (Free Festival Action)
	19	A powerful mage arrived and is offering to: d4: 1 - sell 2d6 common potions; 2 - sell 2d6 uncommon potions; 3 - provide a 48 hour protective spell; 4 - enchant objects with minor magical abilities
	20	A retired craftsman arrived and is offering training in: d8: 1 - carpentry; 2 - smithing; 3 - masonry; 4 - herbalism; 5 - poison making; 6 - glassblowing; 7 - brewing; 8 - leatherworking

Guardhouse

A base of operations for the settlement's guards to operate from, the Guardhouse, at its highest level, also provides defensive capabilities to the town. Guardhouses will often post bounties for wanted criminals that are beyond the reach of the town guard. Less frequently, guardhouses will occasionally seek outside help from third party adventurers or investigators to help solve crimes that are beyond the capabilities of the guard or for which the guardhouse has a conflict of interest, such as investigating corruption within their ranks or when a government official is under suspicion. The settlement's type of government will dictate if the guardhouse has the integrity to discern over "conflict of interest" investigations as autocrats typically lack integrity themselves.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water, Workshop I	25/1 Mo/Wood + Metal	-5 SP/Mo	-1 Crime
	The Guard Shack hires a small contingent of guards, an experienced officer to train them, and a simple building for administration and weapon storage. Guards are provided spears and breastplates			
II	Sufficient Food and Water, Workshop II, Guardhouse I	50/2 Mo/Wood + Stone + Metal	-20 SP/Mo	-1 Crime
	After a renovation, the Guardhouse provides housing for a larger force of guards. Officers are promoted and the guards receive better training in combat as well as conflict resolution. The guards add daggers and shields to their equipment.			
III	Sufficient Food and Water, Workshop III, Guardhouse II	200/6 Mo/Wood + Stone + Metal	-70 SP/Mo	-1 Crime, +3 Defense
	The Guard Tower turns the Guardhouse into a small, defensible castle. Guards receive the best training, patrol the streets on horseback, and are given full plate armor and short swords. The Tower itself includes bunk space for all the guards, a sizeable armory, and defensive fortifications and arrow slits. The Tower also includes a small lockup for guards to house suspects short-term.			

Roll

Guardhouse Events

Level I
1d6

- 1 People are upset (-1 Morale) after it became clear that many guards: d4: 1 - take bribes from smugglers; 2 - patrol some neighborhoods more; 3 - target certain races disproportionately; 4 - use excessive force
- 2 Guards have a reputation for: d4: 1 - taking what they want from merchants and calling it "evidence"; 2 - swearing at residents; 3 - refusing to help residents they dislike; 4 - operating like a gang
- 3 Guards have noticed a rise in a type of crime: d4: 1 - tavern brawls and public drunkenness; 2 - petty theft among youth; 3 - smuggling and possession of illegal items; 4 - grave robbery and desecration
- 4 Guards are working on community relations by: d4: 1 - giving tours of the guardhouse to children; 2 - participating in town events; 3 - hosting community forums; 4 - asking residents about unmet needs
- 5 Guards have a reputation for: d4: 1 - perpetual politeness; 2 - being warm and welcoming to travelers; 3 - taking the time to get to know residents; 4 - respect and professionalism
- 6 A guard is a hero after: d4: 1 - busting corrupt guards (-1 Crime); 2 - her months-long investigation led to a bandit safehouse (-1 Bandit Hideout Level); 3 - saving a cat; 4 - thwarting a wagon heist in progress

Level II
1d12

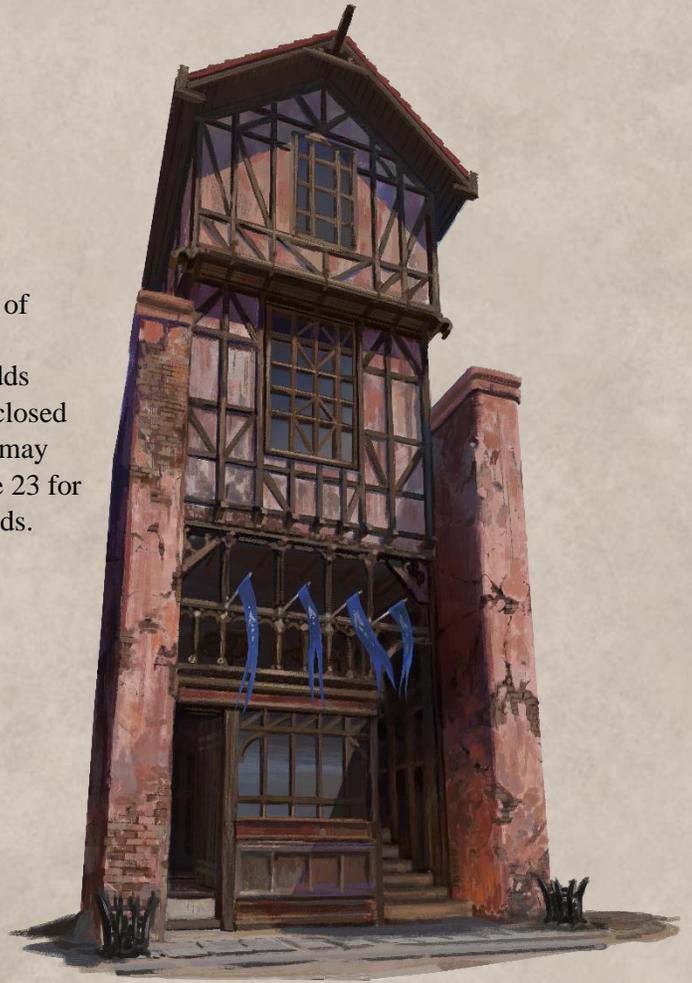
- 7 There's a disturbing rumor that guards: d4: 1 - take bribes (+1 Crime); 2 - pocket valuables from crime scenes (-1 Morale); 3 - get a cut from the thieves' guild; 4 - are glacially slow responding to calls for help
- 8 One area of town has seen an uptick in crime lately, the: d8: 1 - port; 2 - residential district; 3 - town square; 4 - marketplace; 5 - commercial district; 6 - graveyard; 7 - farms outside of town; 8 - warehouse
- 9 A guard recently stopped a crime, a/an: d4: 1 - street urchin trying to steal a purse; 2 - arsonist trying to burn down a house; 3 - thief breaking into a shop at night; 4 - drunken brawl that spilled into the streets
- 10 A guard who witnessed a vicious crime: d4: 1 - died under strange circumstances; 2 - has spent a lot of time drinking at the tavern; 3 - quit the guard after suspect was found dead; 4 - is in hiding
- 11 After guards saved them from a would-be robber, the guards have a new ally, a/an: d6: 1 - member of court; 2 - adventurer; 3 - diplomat; 4 - smith; 5 - farmer; 6 - war widow; 7 - mason; 8 - logger
- 12 After an effort, the town guard: d4: 1 - made the streets safer (+1 Morale); 2 - arrested a bandit gang (-1 Bandit Hideout Level); 3 - attracted new merchants (+1 Trade) 4 - caught a murderer (-1 Crime)

Level III
1d20

- 13 1d4 guards lost their jobs after they: d4: 1 - attempted to arrest a member of court; 2 - fled town to join an enemy settlement; 3 - beat up a resident without provocation; 4 - plotted to kill the guard captain
- 14 It's an open secret that to cope with stress, many guards are resorting to: d4: 1 - drinking; 2 - gambling; 3 - smoking pipe weed; 4 - playing elaborate pranks on each other - and occasionally residents
- 15 One of the guards' spouses is known to: d4: 1 - bring hot meals to guards on duty; 2 - be having an affair; 3 - struggle with chronic health issues; 4 - be an ambitious political figure
- 16 Everyone is talking about a clash in the streets between the town guard and: d4: 1 - low-level monsters; 2 - a street gang; 3 - henchmen of the BBEG; 4 - agitators from an enemy settlement
- 17 A loose-lipped guard let slip that after entering a home, he found: d4: 1 - several dismembered animals; 2 - an elaborate alchemical lab; 3 - barrels of blood; 4 - a caged and chained wyrmling dragon
- 18 In a dark alley one night, a guard saw a: d4: 1 - tentacle slither into a sewer drain; 2 - man turn into a swarm of birds; 3 - member of court meet with an assassin; 4 - werewolf scale a brick wall
- 19 A retired guard is offering training in: d8: 1 - investigation; 2 - unarmed combat; 3 - perception; 4 - intimidation; 5 - insight; 6 - interrogation; 7 - lip-reading; 8 - grappling
- 20 The town guard recently broke up a crime operation (-1 Crime): d4: 1 - counterfeit coin manufacturing; 2 - midnight underground black market; 3 - fence used by local thieves; 4 - local crime family

Guildhall

Exclusive member-only guildhalls can offer a range of services and opportunities. These establishments often have subcultures that can be dramatically different – or even at odds with – the settlements that host them. Typically, Guilds are closed communities that do not offer services to non-members and may not even allow outsiders to enter their buildings. Check page 23 for more information and guidance on creating and running guilds.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Workshop I	50/2 Mo/Wood + Stone	-	Level I Guild Benefits, Housing for 10
	The Guildhouse offers benefits and refuge for members such as housing, good and drink, and possibly reduced prices on guild-centric wares. The building includes simple housing, some common areas for guild members to eat and work, and one or two administrative offices. A small basement provides storage space.			
II	Guildhall I, Workshop II	100/4 Mo/Wood + Stone + Metal	-	Level II Guild Benefits, Housing for 40
	The Guildhall expands the size of the building and the services the Guild can provide to members. New perks may include some training opportunities, guild hirelings, better contracts and work opportunities, and access to guild-specific tools and spellcasters.			
III	Guildhall II, Workshop III	200/6 Mo/Wood + Stone + Metal	-	Level III Guild Benefits, Housing for 100
	The Guildkeep is a massive building that is both imposing and grandiose. It boasts luxury housing and provides the best services of any guild chapter. Guildmembers often travel great distances to visit the Guildkeep to receive master-level assistance or guidance, to access to guilds most prestigious contracts, or simply visit the greatest guildhall anywhere. The guild's top leaders typically work and live here.			

Roll

Guild Events

Level I
1d6

- 1 A valuable item is believed to have been stolen from the guild by a/an: d6: 1 - bandit; 2 - rival guild; 3 - traitor within their own ranks; 4 - nobleman; 5 - adventurer; 6 - expert thief (+1 Crime)
- 2 A recent incident brought shame to the guild, a: d4: 1 - prominent member broke the law; 2 - rescue attempt of a child failed; 3 - rival guild outdid them decisively; 4 - leader was caught embezzling
- 3 The guild is recruiting new members due to: d4: 1 - several deaths; 2 - some members leaving to start a new chapter; 3 - the guild leader's bold new plan; 4 - a sudden influx of guild resources/need
- 4 An apprentice is missing, the suspicion is they: d4: 1 - stole an artifact and fled; 2 - were a spy; 3 - encountered trouble in a nearby ruin and need help; 4 - were killed by the guild to hide a secret
- 5 A nearby rival settlement is hosting a competition for guilds, the winner receiving: d4: 1 - knightdom; 2 - a substantial cash prize; 3 - a parcel of land; 4 - coveted mining rights
- 6 A recent exchange between a guild member and a town resident resulted in: d4: 1 - a brawl that left one dead; 2 - town animosity toward the guild; 3 - a new guild ally; 4 - a surprising romantic relationship

Level II
1d12

- 7 The guild is concerned over caravan security due to: d4: 1 - attacks by highwaymen (-1 Trade); 2 - medium-level monster attacks; 3 - a roaming dragon; 4 - a lack of guards
- 8 The guild is divided over: d4: 1 - trust in the leadership; 2 - disagreement over future goals; 3 - a challenge to the guild leader from a subordinate; 4 - how to address an outside threat
- 9 Guild members are on strike: d4: 1 - due to low wages; 2 - due to dangerous working conditions; 3 - demanding the guild leader quits; 4 - and the guild is seeking help to moderate negotiations
- 10 The guild has received a high-profile and complex contract from: d4: 1 - a neighboring settlement; 2 - a wealthy merchant; 3 - the local temple; 4 - a mysterious and cloaked benefactor
- 11 Thanks to a bout of good fortune, guild members: d4: 1 - are revered by the settlement; 2 - enjoy a new minor perk; 3 - will be honored with a celebration (Free Festival Action); 4 - enjoy a new major perk
- 12 The guild will host a contest and: d4: 1 - the prize money is stolen; 2 - a famous adventurer enters; 3 - the grand prize is a rare magic item; 4 - it is the talk of the settlement (+1 Morale)

Level III
1d20

- 13 A major project is disrupted by a rival guild after: d4: 1 - a supply caravan was hijacked; 2 - sabotage; 3 - guild members were overtly threatened; 4 - the guild leader was blackmailed
- 14 An advisor of the town leader discovers the guild leader: d4: 1 - has a compromising secret; 2 - has a partnership with an unsavory faction; 3 - has a secret identity; 4 - is a pawn of the BBEG
- 15 The guild's coffers are low after: d4: 1 - a member robbed the treasury and fled; 2 - losing a critical contract; 3 - years of mismanagement; 4 - the guild funds a needed renovation (Free Guild Upgrade)
- 16 The guild has a sudden high-profile mission that involves: d4: 1 - rescuing a guild member; 2 - traveling to a distant land; 3 - partnering with a rival guild; 4 - reclaiming a powerful magic item
- 17 Something odd happened: d4: 1 - a painting began talking; 2 - a closet is now a portal to an unknown world; 3 - the basement collapsed into an ancient ruin; 4 - members now only speak a strange language
- 18 The guild discovered a secret about their origins that: d4: 1 - would turn the settlement against them; 2 - provides a clue about the BBEG; 3 - leads to a powerful artifact; 4 - is deeply embarrassing
- 19 To improve standing within the settlement, the guild is offering cheap training in: d6: 1 - a foreign language; 2 - smithing; 3 - alchemy; 4 - simple weapons; 5 - arcana; 6 - botany
- 20 The guild is celebrating a successful mission: d4: 1 - the defeat of a town enemy; 2 - discovery of new land (Free Scout Action); 3 - information about the BBEG; 4 - stopped a notorious outlaw (-1 Crime)

House

A settlement's houses are a reflection of the settlement itself. What resources are readily available? To what extent is there poverty? What do the residents value? What are the environmental hazards? What is the level of equity between social classes? An observer should be able to get a sense of all these things and more by looking at a settlement's houses. The mechanics below include wood and stone as needed resources but the settlement leader should feel free to change that depending on the local climate, geography, and availability of resources. Industrious people have made



homes of reeds, clay, animal hides, or even ice blocks. Settlement Leaders can change the needed resource to best fit the settlement's culture and available resources without affecting the houses' benefits.

	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	-	3/1 Mo/Wood	-	Housing for 10
	A simple home that provides shelter and a fireplace for one or two families. Depending on the availability of resources, the house might be made of wood, stone, animal hide, grass or woven reeds, packed earth, or even snow and ice.			
II	House I, Workshop I	10/2 Mo/Wood	-	Housing for 50
	The house expands, either into a duplex, multi-floor home, or small apartment building. Each family has their own space, possibly multiple rooms per family. Each domicile provides shelter and a fireplace or hearth upon which families can prepare food.			
III	House II, Workshop II	100/3 Mo/Wood + Stone	-	Housing for 250
	Seeming to defy gravity, the building expands upward. Dozens of families can be housed in this architectural marvel. Travelers from villages and rural communities often stand in awe the first time they see buildings such as this.			

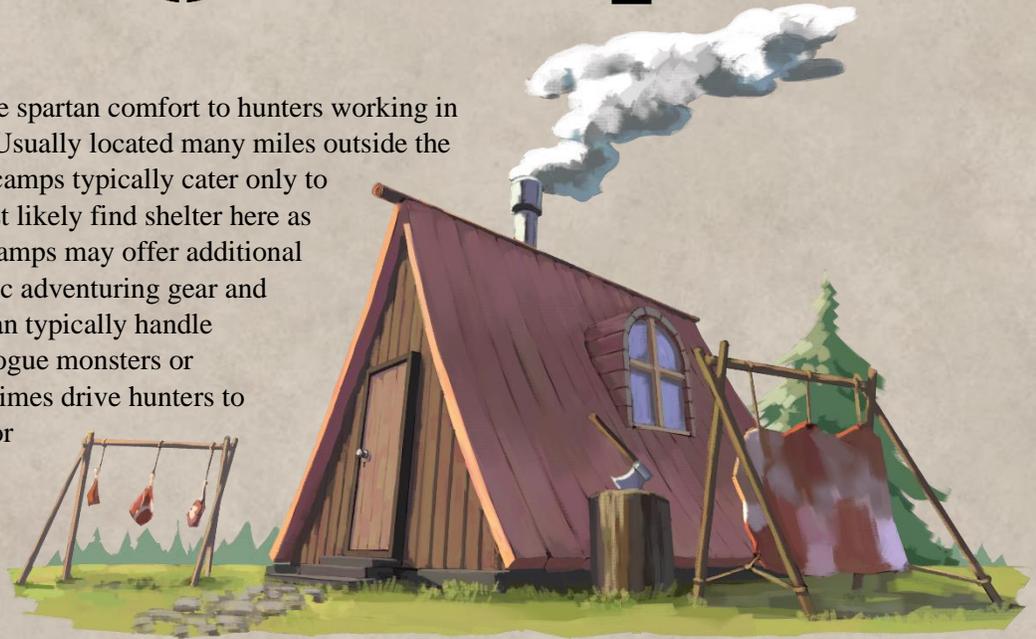
Roll

House Events

Level I 1d6	1	There are complaints of an infestation of: d6: 1 - termites (1d4 Houses Destroyed); 2 - giant rats; 3 - rust monsters; 4 - rats (-.05% Population Growth); 5 - pigeons; 6 - poisonous snakes (2d8 Residents Die)
	2	Rumors are causing residents to worry (-1 Morale) about a/an: d4: 1 - problem with the water quality; 2 - rival settlement; 3 - enemy settlement; 4 - lack of food stores
	3	People are whispering about a home where: d4: 1 - strange lights appear at night; 2 - a chemical smell wafts to the streets; 3 - people hear animals in pain; 4 - the residents seemingly vanished
	4	A fire broke out that: d4: 1 - killed 3d8 residents (-1 Morale); 2 - damaged 1d4 homes (-10 SP); 3 - destroyed one home but was contained; 4 - a guard, now a hero, stopped the fire (+1 Morale)
	5	A bitter feud between two families came to an end after: d4: 1 - a marriage united them (Free Festival Action); 2 - one family left town; 3 - a night of heavy drinking together; 4 - a mediator got involved
	6	Random acts of kindness have become common (+1 Morale) with many people: d4: 1 - beautifying the settlement; 2 - giving to those in need; 3 - feeding and housing travelers; 4 - offering spontaneous hugs
Level II 1d12	7	A strange illness is spreading that: d4: 1 - makes residents violent (+1 Crime); 2 - is deadly (-1d4% of Population); 3 - causes frightening hallucinations (-1 Morale); 4 - causes 1d4% of the population to flee
	8	The town is reeling after a popular resident died: d4: 1 - mysteriously; 2 - and left a desperate and pleading note; 3 - apparently lived a double life; 4 - left clues leading to their accumulated fortune
	9	Over the past month, there's been an increased consumption of d6: 1 - alcohol; 2 - tobacco; 3 - pipe weed; 4 - hallucinogenic mushrooms; 5 - stress-reducing teas; 6 - euphoric, pain-relieving potions
	10	A resident caused a scandal after: d4: 1 - vehemently questioning the town leadership; 2 - praying to a reviled deity; 3 - criticizing a popular NPC; 4 - becoming drunk and making a politically divisive speech
	11	A carpenter has built 2d6 new houses and they are: d4: 1 - affordably priced; 2 - made of a surprising material; 3 - a work of art and coveted by many (+1 Morale); 4 - sturdy and defensible (+1 Defense)
	12	People in the settlement are looking forward to a wedding: d4: 1-2 - among two commoners; 3 - between rival noble houses (+1 Trade); 4 - for a prominent merchant (Free Festival Action)
Level III 1d20	13	Squatters moved into an abandoned house and: d4: 1 - partake in all manner of debauchery; 2 - are members of a murderous cult (+1 Crime); 3 - refuse to leave; 4 - terrify their neighbors (-1 Morale)
	14	A ghost is rumored to haunt a house: d4: 1 - but it's just kids playing pranks; 2 - a rumor started by the thieves guild to hide a safe house; 3 - with unfinished business; 4 - after a strange death there
	15	A property dispute gained attention after: d4: 1 - one land owner assaulted another; 2 - two people claim to own the same deed; 3 - a house burned down; 4 - an announcement that a public forum will settle it
	16	An odd consumer good has become all the rage: d6: 1 - bone dice; 2 - horn flagons; 3 - scented firewood; 4 - axebeak feather pillows; 5 - enchanted always-frozen ice; 6 - lucky jackalope horns
	17	A generational divide has begun to form between youths and elders over: d4: 1 - traditional values; 2 - a new style of music; 3 - the treatment of outsiders; 4 isolationism vs interventionism
	18	It's the talk of the town after a stoic residents claims to have been visited one night by a: d4: 1 - deity; 2 - devil; 3 - prophet of good-fortune; 4 - seer of a cautionary tale
	19	A wealthy resident is offering to fund a/an: d4: 1 - new business (+1 Merchant Shop); 2 - construction project (+100 SP); 3 - expedition to a lost artifact; 4 - repair of an ancient castle (Free Level 1 Outpost)
	20	People are thrilled (+1 Morale) after a wealthy resident died and: d4: 1-2 - dispersed their fortune (5 GP to each resident); 3 - their estate will become public; 4 - their funeral will be an extravagant celebration

Hunting Camp

Hunting Camps provide spartan comfort to hunters working in the wilderness far from home. Usually located many miles outside the settlement they serve, hunting camps typically cater only to hunters but adventures can most likely find shelter here as well. More advanced hunting camps may offer additional amenities like the sale of basic adventuring gear and crude healing. While hunters can typically handle themselves in the wilderness, rogue monsters or opportunistic raiders can sometimes drive hunters to seek outside aid from soldiers or adventuring parties.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Area With Abundant Game	10/1 Mo/Wood	-5 SP/Mo	+1 to Hunting Rolls
	The Hunting Camp consists of a dozen tents and a campfire. The greatest benefit comes from the handful of hunters and survivalists who keep the camp running by collecting fresh water and firewood, maintaining trails, and regularly scouting the area.			
II	Area With Abundant Game, Hunting Camp I	25/2 Mo/Wood	-10 SP/Mo	2X More Food From Hunting
	The Hunting Cabin provides permanent and more comfortable lodging for hunters. A permanent well provides fresh water while trackers stay up to date on migratory patterns and laborers ensure the cabin is well maintained and has a healthy supply of wood to ensure the efficiency of hunters. Sometimes specialists can provide training to residents on hunting and trapping.			
III	Area With Abundant Game, Hunting Camp II	50/3 Mo/Wood	-20 SP/Mo	+3 to Hunting Rolls and 4X More Food
	The Hunting Lodge is a maximum expansion of the cabin, providing luxurious accommodations for dozens of hunters. Staffed with chefs, masseuses, and entertainers to ensure that hunters are as healthy, relaxed, and focused as possible. The services provided by Hunters are essential to the settlement and the Hunting Lodge ensures they know it. Residents can learn survival, foraging, and tracking here.			

Roll

Hunting Camp Events

Level I
1d6

- 1 1d8 Hunters have died in the last month due to: d4: 1 - attacks from rabid animals; 2 - a werewolf; 3 - unsafe work conditions; 4 - an argument over payment that turned deadly
- 2 No one has heard from the hunters in several days due to: d4: 1 - a siege by low level monsters; 2 - a building collapse that trapped the crew; 3 - bad weather; 4 - a non-life-threatening illness
- 3 A hunter discovered a lost sheep herd: d4: 1 - searching for her lost flock; 2 - running from a monster; 3 - who found an abandoned village; 4 - who says she found the entrance of a hidden dungeon
- 4 A hunter discovered a massive hollowed-out tree that is: d4: 1 - the home of a druid; 2 - a sentient wizard tower; 3 - an elven tomb; 4 - the temple of an ancient forest spirit
- 5 A natural animal migration impacts the hunting camp's productivity: d4: 1 - no food for 1d4 months; 2 - no change; 3 - double food production for 1d4 months; increase in exotic meats (+1 Trade)
- 6 Hunters encountered a band of goblins and: d4: 1 - 1d4 hunters died; 2 - 1d4 hunters were hurt and need a healer; 3 - made a surprising ally (+1 Trade); 4 - have posted for an adventurer to get revenge

Level II
1d12

- 7 Hunters are concerned over a recent increase of encounters with aggressive: d4: 1 - bears; 2 - saber-tooth tigers; 3 - sentient trees; 4 - giants
- 8 Operations have been suspended for the next month due to: d4: 1 - forest fire; 2 - flooded river; 3 - roaming monsters; 4 - mudslide
- 9 Hunters discovered a pool that is actually a: d4: 1 - lair of a dangerous monster; 2 - entrance to an aquatic village; 3 - portal to different plane; 4 - window to an alternate dimension
- 10 Hunters report that over the last few weeks, they've made contact with: d4: 1 - a talking giant spider; 2 - lawful neutral walking shrubs; 3 - friendly werebears; 4 - a gentle cyclops
- 11 A hunter found a stone circle which is used as a: d4: 1 - sacrificial altar; 2 - a gateway to the fey; 3 - sacred meeting site by druids; 4 - shrine by a colony of lycanthropes
- 12 A rumor is spreading about a white stag believed to: d4: 1 - be a lawful evil demon; 2 - speak to the dead; 3 - have information on the BBEG; 4 - grant a single wish to anyone who can catch it

Level III
1d20

- 13 To the horror of the settlement, a hunter returned with: d4: 1-2 - remains of a missing child (-1 Morale); 3 - a murdered shopkeep (+1 Crime); 4 - a contagious disease (1d6% of population dies over next month)
- 14 A hunter has vanished after being taken by: d4: 1 - a hag for a ritual sacrifice; 2 - benevolent centaurs; 3 - a rival settlement for ransom; 4 - hungry high-level monsters
- 15 Numerous hunters have reported spotting in the forest nearby a: d4: 1 - herd of unicorns; 2 - nesting dragon; 3 - experimenting necromancer; 4 - pair of tyrannosaurs
- 16 A hunter discovered a berry that: d4: 1 - doubles the hunting camp's food production; 2 - cause madness for 1d4 days; 3 - are prized by a high level monster; 4 - squeal when consumed
- 17 A scout discovered within the forest an object, as large as a castle, which is a: d4: 1 - mushroom; 2 - woven-reed labyrinth; 3 - hollow tree; 4 - floating island
- 18 A hunting party identified a possible hazard to the town - a: d4: 1 - fire swamp; 2 - valley filled with poison gas; 3 - area susceptible to rockslides; 4 - lair of a slumbering high-level monster
- 19 A hunter discovered a tree that grows nuts which - when thrown - create a: d4: 1 - fireball; 2 - guardian skeleton for 1d4 minutes; 3 - cottage for 2d6 hours; 4 - 20' wide anti-magic sphere
- 20 Against great odds, a group of seasoned hunters: d4: 1-2 - bring warning of an approaching danger; 3 - killed a high-level monster (+1 Defense); 4 - rescued 1d4 children and become heroes (+1 Morale)

Inn

Inns are most often located within the city limits of a settlement but there are situations when they may be located along the road outside of town, perhaps near an outpost. An Inn offers temporary shelter to visitors and travelers, occasionally hosting families who intend to move to town when permanent housing becomes available. The quality of rooms increases as the

Inn is upgraded with Guest Estates offering luxury for a high price. Inns rarely offer work suitable for adventurers, but all manner of guests stay at Inns and some of them may have need for the services of an adventuring group.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water, Workshop I	50/2 Mo/Wood + Stone	-	+5 SP/Mo
	The Bunkhouse offers simple accommodations for travelers. Guest beds are likely straw mattresses and may be in individual rooms or in a congregate setting. No frills, no amenities, but at least its clean. Mostly.			
II	Sufficient Food and Water, Workshop II, Inn I	100/4 Mo/Wood + Stone + Metal	-	+5% Population Growth, +20 SP/Mo
	A massive expansion upgrades the building to an Inn, complete with furnished guest rooms, comfortable mattresses, and an inviting common room with hearths, plenty of seating, and a small kitchen. Inns usually serve meals and offer a limited selection of ales and wine for some additional income.			
III	Sufficient Food and Water, Workshop II, Inn II	200/6 Mo/Wood + Stone + Metal	-	+1 Trade, +100 SP/Mo
	The Guest Estates add luxurious new suites to the Inn. Claw foot bathtubs, cozy fireplaces, and complimentary wine service are just some of the amenities guests can expect. Perfect for merchant princes, honeymooning aristocrats, and visiting foreign diplomats, the Guest Estates will make even royalty feel pampered.			

Roll

Inn Events

Level I
1d6

- 1 A guest is staying at the inn who is: d4: 1 - the doppelganger of a friendly NPC; 2 - a traveling merchant with 1d4 magic items; 3 - scouting the settlement to start a new guild chapter
- 2 A nasty rumor is spreading that the Inn: d4: 1 - is lousy with bedbugs; 2 - is frequented by a merchant selling stolen goods for cheap; 3 - sells terrible food; 4 - is filthy and plagued with rats
- 3 A wizard has come to town to test children for magical aptitude and has found: d4: 1 - none; 2 - a child foretold by prophecy; 3 - many and plans to stay for training; 4 - many but is secretly a charlatan
- 4 It's widely known that the innkeeper: d4: 1 - is a weak manager, the employees partying on the job; 2 - is looking to sell; 3 - is desperately in love with someone unobtainable; 4 - worships a strange deity
- 5 Someone at the inn is suspected of: d4: 1 - being a doppelganger; 2 - recruiting for an enigmatic guild; 3 - having immeasurable wealth; 4 - being a foreign noble
- 6 As a promotion, for the next month the Inn is offering: d4: 1 - free country-style breakfast for all guests; 2 - posted guards; 3 - free ale; 4 - free transportation via wagon to nearby destinations

Level II
1d12

- 7 A guest room caught fire and: d4: 1 - was extinguished; 2 - was caused by an arson (+1 Crime); 3 - killed 4d6 residents (-1 Morale); 4 - destroyed the building and the Inn must be rebuilt
- 8 A drunken wizard animated the furniture and: d4: 1 - it has fled the inn; 2 - it attacked the guests and the Inn has closed down; 3 - it whispers passive aggressive insults to the guests; 4 - they recount gossip
- 9 A wandering priest has come to town and: d4: 1 - plans to usurp the local temple; 2 - needs help from adventurers; 3 - is the sole survivor from a monastery; 4 - offers free healing
- 10 A retaining wall in the basement has collapsed, revealing a tunnel to a/an: d4: 1 - outlaw's hideout; 2 - wizard's secret study; 3 - cult's altar; 4 - rust monster hive
- 11 Due to a shortage, the innkeep is paying triple for: d4: 1 - lamp oil; 2 - casks of wine; 3 - sacks of flour; 4 - fresh meat
- 12 A retired adventurer is staying at the Inn and is offering cheap training for: d4: 1 - shortbows and longbows; 2 - shortswords and longswords; 3 - spears, glaives, and halberds; 4 - crossbows

Level III
1d20

- 13 A mysterious traveler has arrived with a prophecy and: d4: 1 - dies after telling it; 2 - seeks the help of adventurers; 3 - the inn burns to the ground after he tells it; 4 - word spreads quickly (-1 Morale)
- 14 The inn is swamped by a troupe of passing: d4: 1 - talented bards; 2 - amateur sorcerers; 3 - charlatans; 4 - dubious merchants
- 15 Soldiers from a rival settlement are staying at the inn and: d4: 1 - have been drunk and causing trouble; 2 - have taken the inn hostage; 3 - share tales of conquest; 4 - are escorting a diplomat
- 16 To great surprise, the innkeeper discovered in a guest room: d4: 1 - a dead body (natural causes); 2 - a shockingly generous tip; 3 - a cursed magic item; 4 - a letter written in code that no one can decipher
- 17 A resident recently discovered a secret chamber in the inn used to spy on guests by: d4: 1 - the innkeep; 2 - the thieves guild; 3 - a spy guild; 4 - the BBEG
- 18 The Inn has no vacancy due to: d4: 1 - a high-society wedding; 2 - renovations and maintenance; 3 - an upcoming event (free Festival Action); 4 - the arrival of 4d8 refugees from a besieged settlement
- 19 Dragon hunters arrived and: d4: 1 - seek help from adventurers; 2 - an angry dragon has followed them; 3 - are selling rare dragon items and parts; 4 - want to help the town defeat a threat (+1 DEF)
- 20 A new chef runs the Inn and: d4: 1 - lines form every night (+1 Morale); 2 - word has spread (+1 Trade); 3 - it attracts visitors the world over (+1% Pop Growth); 4 - has increased tax revenue (+25 Bonus SP/Mo)

Keep

The innermost defensive refuge of any settlement, keeps store weapons, munitions, food, water, and other supplies for defenders to rely on during a prolonged siege. In times of war and imminent attack, keeps sometimes seek adventures to help gather crucial last-second supplies, launch hit-and-run raids to slow approaching armies, and participate in the defense of the settlement during a siege.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water, Workshop I	50/3 Mo/Wood + Stone	-10 SP/Mo	+5 Defense
	The Stonehouse offers a defensible, fortified position to which defenders of the settlement can retreat if the outer defenses fall. Sturdy, flame resistant, riddled with arrow slits, and topped with crenellations, the Stonehouse is a challenging position for attackers to seize.			
II	Sufficient Food and Water, Workshop II, Keep I	120/12 Mo/Wood + Stone	-20 SP/Mo	+20 Defense
	The Keep is where defenders will rally to make their last ditch attempts at protecting the city from invasion. Essentially a castle with sturdy stone towers, there is enough room for essential residents and the personal guests of the settlement leader to huddle for protection against outside threats.			
III	Sufficient Food and Water, Workshop III, Keep II	500/24 Mo/Wood + Stone + Metal	-100 SP/Mo	+50 Defense
	The Citadel is a massive fortified castle. With enough shelter and storage for defenders to withstand weeks or even months of siege, there are few armies capable of successfully taking one from a determined host. The Citadel is honeycombed with barracks-style housing, numerous armories, and dozens of defensive positions, and contains a temple, food storage, and several wells.			

Roll

Keep Events

Level I 1d6	1	A member of court suffers a breakdown and before fleeing the settlement: d4: 1 - trashes the keep; 2 - setsfire to 1d4 homes (-1 Morale); 3 - steels military intelligence (-1 Defense); 4 - kills a guard
	2	A guard noticed that within the keep: d4: 1 - some of the food stores have spoiled; 2 - several weapons are missing; 3 - the basement is flooding; 4 there's a giant rat infestation
	3	Many residents believe the keep secretly contains a/an: d4: 1 - legendary magical weapon; 2 - mirror that communicates with a magical being; 3 - underground dungeon; 4 - hollow wall where spies listen
	4	A resident insists that something lives in the keep's tower, a: d8: 1 - dragon; 2 - roc; 3 - ghost of a dead resident; 4 - hippogriff; 5 giant eagle; 6 - Pegasus; 7 - notorious outlaw; 8 - captive enemy noble
	5	A mason offered to add to the keep a/an: d4: 1 - underground escape tunnel (50 SP); 2 - fortified panic room (50 SP); 3 - reinforced gate (25 SP); 4 - extra tower (200 SP/3 Mo and +1 Defense)
	6	A noble has joined the court, a/an: d4: 1 - mining tycoon (+1 Rock Abundance Level); 2 - lumber baron (+1 Lumber Abundance Level); 3 - iron magnate (+1 Metal Abundance Level); 4 - financier (+50SP/Mo)
Level II 1d12	7	During an inspection, a mason noticed a crack in the foundation (-1 Defense until repaired) that can be fixed for: d4: 1 - 50 SP/1 Mo; 2 - 50 SP/3 Mo; 3 - 100 SP/2 Mo; 4 - 100 SP/4 Mo
	8	A guard has died suspiciously after: d4: 1 - being poisoned; 2 - his neck was slit while on the night watch; 3 - she tried to break up a fight; 4 - a fire broke out in the keep
	9	An member of court falls ill: d4: 1 - and requires an herb from a distant land; 2 - and names an unpopular successor; 3 - after being poisoned by a rival; 4 - but recovers after a visit from a stranger
	10	A guard recently observed with a looking glass: d4: 1 - large flying reptiles near a mountain; 2 - walking trees; 3 - a gigantic snake; 4 - a line of torches moving in the dark
	11	A guard discovered something strange in the keep, a: d4: 1 - severed human hand; 2 - torn and bloody backpack; 3 - purple slime; 4 - pouch containing a foreign currency no one can recognize
	12	A new noble has joined the court, a/an: d4: 1 - veteran commander (+1 Defense); 2 - merchant prince (+1 Trade); 3 - commoner-turned-aristocrat (+1 Morale); 4 - engineer (+50 SP/Mo)
Level III 1d20	13	A member of court dies: d4: 1 - after a prolonged illness; 2 - and already nobles jockey for the open position; 3 - at the hands of an assassin; 4 - from a strange magical illness healers fear could spread
	14	A member of court vanishes and: d4: 1 - a ransom note is found; 2 - their home shows signs of a struggle; 3 - a rat is found with strangely similar features; 4 - evidence suggests they fled after betraying the town
	15	A guard claims to have heard something odd from the keep one night, a: d4: 1 - whispering in the walls; 2 - crying from a locked room; 3 - scream with no apparent source; 4 - growling from the basement
	16	A guard noticed that one of the Keep's block stones: d4: 1 - is warm to the touch; 2 - is carved with strange runes; 3 - screeches when platinum is near; 4 - causes people to faint when they touch it
	17	A guard discovered something strange in the keep, a/an: d4: 1 - abandoned bundled infant; 2 - note written in a bizarre code; 3 - unlabeled potion; 4 - list of three residents - two of whom recently died
	18	A member of court celebrates the birth of a child and: d4: 1 - some suspect infidelity; 2-3 - the whole settlement rejoices (+1 Morale); 4 - nobles from across the realm come to pay tribute
	19	A member of court will soon marry and: d4: 1 - a rival settlement becomes an ally; 2 - leftover food will go to the poor (+1 Morale); 3 - merchants arrive from all over (+1 Trade); 4 - the marriage is controversial
	20	An engineer can improve town defenses (+1 Defense) with: d4: 1 - sturdier crenellations (10 SP); 2 - long-range ballistas (20 SP); 3 - additional arrow slits (30 SP); 4 - rapid-fire ballistas (200 SP and +1 Defense)

Lumber Mill

Typically utilizing the energy of water moving along a river, lumber mills can also be powered through wind. Mills may be built within the confines of a settlement but are more often located more conveniently close to the source of lumber. Because of their proximity to the wilderness and sometimes lawless lands, mills will often seek the help of adventurers to provide protection when monsters, bandits, or enemy settlements become a threat. Intelligent lumber mill managers utilize environmentally friendly lumber harvesting techniques so that sources of lumber are sustainable for the long run. Clear cutting an entire forest provides better short-term returns but then necessitates building new mills when the old ones are too far from their sources of wood.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Forest, Workshop I	15/1 Mo/Wood + Metal	-10 SP/Mo	+1 Lumber Abundancy (Village)
	The Lumber Camp includes tents, a cooking fire, and the the means by which to transport lumber to the village - usually by raft or wagon as geography allows. The camp is rugged and amenities are few.			
II	Forest, Workshop II, Lumber Mill I	35/2 Mo/Wood + Metal + Stone	-20 SP/Mo	+1 Lumber Abundancy (Town)
	The Lumber Mill upgrades the loggers' living quarters to be permanent and more comfortable. In addition to housing, the Lumber Mill utilizes the power of moving water to make a powerful saw to cut lumber more efficiently and precisely. The camp also gets a well.			
III	Forest, Workshop III, Lumber Mill II	75/3 Mo/Wood + Metal + Stone	-50 SP/Mo	+1 Lumber Abundancy (City), +1 Trade
	The Saw Mill the mill to include larger and more efficient saws. Rope-and-pulley cranes move lumber to where it needs to go. Arborists use advanced techniques to maximize the lumber production of forests including coppicing and intentional tree selection. Workers can provide curious residents with training in wilderness survival and woodworking.			

Roll

Lumbermill Events

Level I
1d6

- 1d4 Workers have died in the last month due to: d4: 1 - attacks from low-level monsters; 2 - a werewolf; 3 - unsafe work conditions; 4 - a dispute among workers over a gambling game
- Operations have been suspended for the next month due to:
d4: 1 - forest fire; 2 - flooded river; 3 - roaming monsters; 4 - mudslide
- Workers are concerned over a recent increase of encounters with aggressive:
d4: 1 - wolves; 2 - bears; 3 - jaguars; 4 - owlbears
- Woodcutters discovered in a nearby forest a: d4: 1 - grove that echoes faintly with music at night; 2 - lawful good talking tree; 3 - dragon skeleton; 4 - worn statue that weeps blood
- Workers report that over the last few weeks, they've made contact with: d4: 1 - a nymph; 2 - chaotic neutral werewolves; 3 - forest sprites; 4 - reclusive forest settlement
- A productive month has led to a surplus of wood and: d4: 1-2 - a cost reduction for wooden goods; 3 - 33% SP cost reduction for building projects that require wood; 4 - stores for a siege (+1 Defense)

Level II
1d12

- No one has heard from the lumbermill crew in several days due to a: d4: 1-2 - strike over work conditions; 3 - siege by low level monsters; 4 - building collapse that has trapped the crew
- The mill's gears need to be replaced which takes 25 SP and 1 month. Without repairs, there is a 25% chance each month the mill will be destroyed and will need to be rebuilt
- An adventurer vanished in the forest, a woodcutter reporting the discovery of a:
d4: 1 - severed foot; 2 - treasure map; 3 - torn backpack; 4 - strange reptilian footprint
- While scouting, woodcutters discovered a woodland village with a population of 1d6 x 100 who are:
d4: 1 - hostile; 2 - knowledgeable of the area; 3 - eager to trade (+1 Trade); 4 - want to join the settlement
- While scouting, Woodcutters discover: d4: 1-2 - a new region (free Scout Action this month); 3 - new type of mount; 4 - an area plentiful with game (free Hunting Action this month)
- Scouts have discovered a rare copse of trees that can be used to make: d4: 1-2 - more effective shields; 3 - Outposts and Wooden Palisades have additional +2 Defense; 4 - ships with 50% more HP

Level III
1d20

- Operations stop for one month due to an illness that causes: d4: 1 - 1d6% of miners to die; 2 - 1d6% of the settlement to die; 3 - fatigue and a temporary drop in HP; 4 - fever and prophetic dreams
- An infestation of termites has resulted in: d4: 1 - spread to settlement (-1 Defense); 2 - required repairs of 25 SP and 1 month; 3 - help from thieves (+1 Bandit Hideout); 4 - 1 month of suspended operations
- The lumbermill has been contacted by a deity who: d4: 1 - is a chaotic neutral goat that ale and music; 2 - demands a sacrifice; 3 - has grown a cult following; 4 - is a lawful neutral protector of trees
- Woodcutters discovered in a nearby forest a: d4: 1 - spring with no apparent bottom; 2 - mage tower that appears at midnight; 3 - stone door behind a waterfall; 4 - abandoned nest of griffons
- The water source powering the mill has withered due to a/an: d4: 1 - dam made by beavers; 2 - dam made by rival settlement; 3 - evil wizard's experiments; 4 - drought
- An abundance of lumber has reduced the price of building: d4: 1-2 - new homes by 1 SP; 3 - ships by 25%; 4 - all buildings and upgrades by 10%
- An extremely rare magical tree is discovered. It's wood can be used to make weapons that: d4: 1 - are unbreakable; 2 - do 2x damage against undead; 3 - can extinguish fire; 4 - can burn indefinitely
- A master woodsman is retiring for for a small fee, is providing training on: d4: 1 - carpentry; 2 - animal handling; 3 - tracking; 4 - survival

Mage Tower

Centers of magical studies, Mage Towers are useful if enigmatic additions to any town. Settlement leaders should consider the role of magic the campaign to decide if a mage tower is an appropriate building to construct. In low-magic, sword and sorcery games, or worlds where magic is outlawed or strictly regulated, mage towers might be out of place. At the GMs discretion, magic user characters may be able to learn new spells here (though that will take both gold and time). Adventuring parties seeking opportunity will find it here as researchers frequently require rare alchemical ingredients and sometimes test subjects upon whom to perform their research.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water Workshop I	50/2 Mo/Wood + Stone + Metal	-	New Settlement Actions
	The Mage's Study is a humble workshop for the magically inclined. Featuring a small library of arcane texts, basic equipment for summoning and enchanting, and all of the necessary material components, the Study provides everything needed for a group of mages to provide magical help to the settlement.			
II	Sufficient Food and Water Mage Tower I, Workshop II	100/4 Mo/Wood + Stone + Metal	-	Train Magic Units, Housing for 50
	The Mage Tower expansion provides several new floors to the building, adding living quarters for mages. Additionally, mages create a training program for defensive magic to provide spellcaster units to help defend the settlement. The collection of tools, components and texts are greatly expanded. Residents who need help finding a mage to cast a basic spell can usually find help here.			
III	Sufficient Food and Water Mage Tower II, Workshop III	200/6 Mo/Wood + Stone + Metal	-	New Settlement Actions
	The Observatory places a reflecting telescope atop the tower, letting mages ponder the deep mysteries of the universe - and perhaps provide more aid to the settlement. Mages at the Tower can now provide an assortment of magical services to paying residents including healing, enchanting, spell scroll writing, and possibly more advanced spells like polymorphing, teleporting, and augery.			

Roll

Mage Tower Events

Level I 1d6	1	An experiment goes awry and: d4: 1 - a monster is created; 2 - residents call for the tower be condemned; 3 - an inexplicable malaise descends on town (-1 Morale); 4 - mages have no memory of the past week
	2	Strange books appeared at the study one day that are: d4: 1 - cursed; 2 - from another world; 3 - esoteric explorations of the arcane arts; 4 - grimoires of spellcasters who are recently dead
	3	Residents worry about the mage tower after: d4: 1 - purple smoke poured from it last week; 2 - it began levitating; 3 - several dogs began talking; 4 - a mage frantically asked if anyone had seen a chimera
	4	After an augury spell, a mage foresaw in the coming days: d4: 1 - a mudslide in the forest; 2 - favorable trade winds (Free Fishing Action); 3 - severe storms cause at least one house fire; 4 - calm, sunny skies
	5	A new mage at the tower is offering for a fee: d4: 1 - sound advice; 2 - research into arcane matters; 3 - to train spellcasters in the settlement; 4 - to cast cast divination and abjuration spells
	6	To celebrate a discovery, mages are: d4: 1 - preparing a fireworks show (Free Festival Action); 2 - raffling a teleporting airship; 3 - teaching mounts to speak telepathically; 4 - demonstrating a new spell
Level II 1d12	7	An inexperienced acolyte caused an alchemical explosion that: d4: 1 - damaged the mage tower (-25 SP); 2 - is causing paranoid hallucinations (-1 Morale); 3 - killed 1d8 mages; 4 - polymorphed 3d8 residents
	8	Guards are investigating after a mage was accused of: d4: 1 - practicing a forbidden magic; 2 - casting a disastrous spell; 3 - polymorphing a rival into a pigeon; 4 - cursing a member of court
	9	After relentless research, a mage determined the location of a/an: d4: 1 - coming meteor strike; 2 - tomb filled with trap and magic items; 3 - ruined enclave of sorcerers; 4 - invisible nautical mage's tower
	10	Residents are talking about the newest mage who: d4: 1 - talks telepathically to a pet squirrel; 2 - leaves glowing footsteps behind them; 3 - is exceptionally attractive; 4 - is an even better painter than mage
	11	For a fee, mages at the tower are helping residents: d6: 1 - talk to beasts; 2 - heal; 3 - teleport up to 100 miles away; 4 - enchant non-magical items; 5 - get temporary HP; 6 - get temporary ability boosts
	12	An accomplished mage, at the edge of retirement, is tutoring residents in: d4: 1 - arcane knowledge; 2 - astronomy; 3 - wizard spells; 4 - history; 5 - geography; 6 - enchanting non-magical items
Level III 1d20	13	Mages spotted a meteor and they: d4: 1 - believe it will hit an ally; 2 - need rare spell components to deflect it; 3 - seek adventurers to explore it; 4 - believe it's a sign of great hardship ahead (-1 Morale)
	14	A mage's familiar escaped and is: d4: 1 - pulling pranks around town; 2 - kidnapped by a rival mage; 3 - secretly a spy for the BBEG; 4 - hiding in the sewers, the mage seeking help rescuing it
	15	A well-known patron of the tower is a member of court who: d4: 1 - has a love for arcana; 2 - helps fund research in a distasteful area; 3 - is in love with a mage; 4 - receives aid for a magical ailment
	16	Mages accidentally cause a rift in space and: d4: 1 - a castle appears next to the town; 2 - 3d6 homes vanish; 3 - strange music, with no obvious origin, is heard all day; 4 - 1d4% of the population vanishes
	17	Using the observatory to watch a distant mountaintop, a mage spotted: d4: 1 - a mating pair of gryphons; 2 - a ruined castle garrisoned by outlaws; 3 - a distress signal; 4 - the lair of an injured dragon
	18	An acolyte saw in the observatory: d4: 1 - several planets aligned, a sign of good fortune (+1 Morale); 2 - a meteor hit a mountain; 3 - three shooting stars strike nearby; 4 - green lights from a nearby settlement
	19	A visiting mage holds a symposium on: d4: 1 - how magic influenced historical events; 2 - the nature of wild magic; 3 - the origins of magic; 4 - new insight into the long-term affects of consuming potions
	20	Through years of mastery, a mage can teach almost anyone how to cast a very basic spell of: d6: 1 - repair small objects; 2 - illumination; 3 - illusion; 4 - telekinesis; 5 - cold damage; 6 - fire damage

Market

Markets offer a convenient place for merchants to sell wares without the need for a permanent brick-and-mortar location. A major boon for settlements, they generate a nice bump in tax revenue, promote trade, though can be a haven for theft if not properly patrolled by guards. Merchants rarely require the services of adventurers though traveling ones may occasionally pay for an escort across dangerous routes. Merchants in markets typically sell the day-to-day wares demanded by commonfolk such as food, clothing, household wares, and some building materials. Markets in larger settlements, especially ones frequented by traveling merchants, will often sell adventuring gear, weapons, basic potions, and even the occasional magic item.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Workshop I	15/1 Mo/Wood	-	+10 SP/Mo
	The Weekly Market consists of several vendor stalls typically staged outdoors though in settlements with more temperamental climates, may be set up in doors, perhaps in the Town Hall. At this basic stage, vendors sell home goods and essentials like food and drink, handmade art, cookware, and simple furniture.			
II	Market I	35/2 Mo/Wood	-	+40 SP/Mo
	The Weekly Market secures a more permanent area for the market with larger vendor stalls and may include a locked storage area to secure merchant wares. Weekly Markets attract more vendors including a rotating assortment of traveling merchants. Customers can expect to find a wide range of goods including jewelers, leatherworkers, livestock sellers, armor smiths, weapons smiths, and more.			
III	Market II	75/3 Mo/Wood	-	+100 SP/Mo, +1 Trade
	The Fairegrounds creates a huge marketplace that is open day or night, with a variety of vendors selling goods ranging from mundane to exotic. If it's legal and it can be bought with gold, you'll likely find it for sale in the Fairegrounds. Even magical items, rare potions, and powerful spell scrolls can often be found here.			

Roll

Market Events

Level I
1d6

- 1 A murder occurred at the market: d4: 1 - after the demonstration of a weapon went wrong; 2 - and a well-liked NPC is blamed; 3 - as the result of a lycanthrope; 4 - with the only clue a bloody footprint
- 2 A visiting merchant is rumored to sell: d4: 1 - spoiled meat; 2 - stolen goods; 3 - counterfeit goods; 4 - goods taken from the dead
- 3 A group of bards have been performing: d4: 1 - somber instrumentals on lutes; 2 - bawdy songs popular with commoners; 3 - upbeat music loved by youth; 4 - and are offering instrument training
- 4 People are talking about a merchant from a faraway land: d4: 1 - who dresses inappropriately; 2 - selling exotic meat; 3 - offering samples of rich wine; 4 - demanding a debt owed by a local merchant
- 5 A traveling merchant has arrived in town and, for the next month, is selling cheap: d4: 1 - light and medium armor; 2 - 2d6 low level spell scrolls; 3 - bladed weapons; 4 - 2d8 common potions
- 6 The market is thriving: d4: 1 - attracting new merchants (+1 Trade); 2 - after guards routed bandits from the area (-1 Bandit Hideout Level); 3 - and more goods are available; 4 - including a new potion vendor

Level II
1d12

- 7 Vendors report an uptick in counterfeit money, a result of a: d4: 1 - thieves' guild (+1 Crime); 2 - rival settlement (-1 Morale); 3 - bold bandit scheme (+1 Bandit Hideout); 4 - single criminal who was caught
- 8 A child vanished at the market and: d4: 1 - a mysterious cult is suspected; 2 - a foreign merchant witnessed the abduction; 3 - wanted posters are everywhere; 4 - others have vanished too (-1 Morale)
- 9 A group of performers arrived and are: d4: 1 - distracting residents for pickpockets; 2 - telling jokes at the expense of the town leadership; 3 - playing music poorly; 4 - dressing in strange costumes and dancing
- 10 People are talking about an incident in the market after a vendor was accused of: d6: 1 - forgery; 2 - price-gouging; 3 - mercilessly insulting a customer; 4 - theft; 5 - slander; 6 - counterfeiting
- 11 A wine merchant has a rare vintage that she claims: d4: 1 - enhances libido; 2 - temporarily increases strength; 3 - can heal disease and poison; 4 - dramatically improves a person's luck
- 12 A traveling merchant is selling for the next month: d4: 1 - various exotic mounts; 2 - exceptional quality armor; 3 - exceptional quality weapons; 4 - 2d6 uncommon and rare magic items

Level III
1d20

- 13 A merchant fled after selling: d4: 1 - gems that vanish after 48 hours; 2 - cursed mirrors that allow a hag to see; 3 - flea infested garments (1d4% of Population Dies); 4 - barrels of wheat that hide vampires
- 14 The market is now host to an infamous: d8: 1 - pickpocket; 2 - crime lord (+1 Crime); 3 - shady merchant; 4 - charlatan; 5 - cult recruiter; 6 - drunken bully; 7 - bounty hunter; 8 - over-zealous priest
- 15 A tailor is selling an odd clothing item that is all the rage right now: d4: 1 - owlbear cloaks; 2 - wyvern skin boots; 3 - roc-feather hats; 4 - yeti scarves
- 16 A special estate sale is to soon be held on behalf of a recently deceased: d6: 1 - lord; 2 - wizard; 3 - archaeologist; 4 - merchant prince; 5 - adventurer; 6 - storied military commander
- 17 A special night market will be held that sells goods from: d6: 1 - the fae; 2 - the underdark; 3 - another plane or world; 4 - a typically boycotted region; 5 - giants; 6 - a dragon
- 18 Residents are excited about a new specialty merchant who sometimes offers free samples of: d6: 1 - rare wine; 2 - magic ammunition; 3 - potions; 4 - spell scrolls; 5 - exquisite cuisine; 6 - coffee and tea
- 19 A famed weapon smith arrived and is selling daggers that: d4: 1 - are unbreakable; 2 - do maximum damage on a hit; 3 - are invisible; 4 - have blades that burst into flame with the correct command word
- 20 The thriving market has led to a: d4: 1 - reduction in crime (-1 Crime); 2 - new merchant settling down (+1 Merchant Shop); 3 - surge in immigration (+1d4 x 100 Residents); 4 - sense of pride (+1 Morale)

Merchant Shop

Merchant shops create permanent venues for merchants to sell wares. They have higher overhead than selling in markets but merchants can avoid the hassle of constantly setting up their vendor booths and being at the mercy of inclement weather. Merchant shops are also more secure against theft than markets. Settlements, in their earliest stages, almost always start with a General Store with new shops adding more diversity to available wares. Like markets, merchant shops rarely have a need for the services of adventurers. However, adventurers often use their adventuring capital to invest in new merchant shops, taking some of the profit each month. If a player wishes to start a merchant shop, convert the SP cost into gold to determine how much they need to pay in gold. Once a shop is running, to determine how much gold the player earns each month from the shop, use the following formula:



$$(1d6 - 2) \times 1 \text{ SP}$$

If the party takes a leadership role in the business or does a particularly good job finding and training people to work in the shop, you may choose to add an appropriate modifier to the roll.

	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Market I, Workshop I	15/2 Mo/Wood + Stone + Metal	-	+5 SP/Mo
	The Merchant Shop can be any one of a dozen different specialized stores. Most settlements begin with a General Store and then gain more specialized shops from there. You can choose the type of shop you want or use the table to roll randomly.			

Roll

Arcane Supply Shop Events

1d10

- 1 The shop is closed for the next month after: d4: 1 - a charlatan traded fake gems for a magic item; 2 - a spell damaged the shop (-25 SP); 3 - an assault; 4 - the floor collapsed into a sacrificial chamber
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a valuable item was stolen, a: d4: 1 - spell book containing 2d4 wizard spells; 2 - powerful spell scroll; 3 - arcane stone containing raw magical power; 4 - magical staff
- 4 The arcane supply shop is paying double for: d8: 1 - odd trinkets; 2 - holy symbols; 3 - gem stones; 4 - component pouches; 5 - magic staves; 6 - magic items; 7 - arcane books; 8 - wands
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 - buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a talented bard; 3 - former adventurer; 4 - in love with a member of court; 5 - a front for the thieves' guild; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve the: d10: 1 - apothecary; 2 - theater; 3 - academy; 4 - farm; 5 - mage tower; 6 - brewery; 7 - herbarium; 8 - orphanage; 9 - brothel; 10 - docks
- 8 A newly hired worker has a reputation for: d4: 1 -wearing flamboyant clothes; 2 - carrying an unusual pet in their arms; 3 - being exceptionally attractive; 4 - being polite and knowledgeable
- 9 As a promotion to boost sales; the shop is: d4: 1 - hosting a party (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all item 5 GP or less; 3 - planning a class on weaving; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - donated alchemical supplies to the academy (+10 SP/Mo); 2 - accused a guard of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month

Roll

Armorsmith Events

1d10

- 1 The shop is closed for the next month after: d4: 1 - a thief stole (+1 Crime) a magic helm; 2 - kids broke a window(-25 SP); 3 - it was the scene of a murder; 4 - the floor collapsed into a cavern
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a valuable item was stolen, a: d4: 1 - mirrored shield; 2 - strength-enhancing gauntlets; 3 - tear-proof cloak; 4 - adamantine plate armor
- 4 The armorsmith is paying double for: d10: 1 - shields; 2 - leather armor; 3 - ring mail; 4 - chain mail; 5 - plate armor; 6 - barding for steeds; 7 - anvils; 8 - smithing tools; 9 - iron ingots; 10 - steel ingots
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 -buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a talented bard; 3 - former adventurer; 4 - in love with a member of court; 5 - a front for the thieves' guild; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve: d10: 1 - soldiers; 2 - the theater; 3 - guards; 4 - mounts; 5 - mages; 6 - adventurers; 7 - loggers; 8 - less common races; 9 - brothel workers; 10 - sailors
- 8 A newly hired worker has a reputation for: d4: 1 -giving incorrect change; 2 - breaking a customer's toe after dropping a hammer; 3 - being exceptionally attractive; 4 - being polite and knowledgeable
- 9 As a promotion to boost sales; the shop is: d4: 1 - hosting a tourney (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all item 5 GP or less; 3 - planning a class on smithing; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - donated armor to the guard (+1 Defense); 2 - accused a soldier of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month

Roll

Bookshop Events

1d10

- 1 The shop is closed for the next month after: d4: 1 - a mage animated the books and stole a rare tome; 2 - damage from a fire (-25 SP); 3 - vandals trashed the shop; 4 - the floor collapsed into a monster lair
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a theft of a: d4: 1 - signed literary book; 2 - map of a distant land; 3 - leather-bound religious text with a gold enamel cover; 4 - unintelligible notes of a famed wizard
- 4 The bookshop is paying double for: d8: 1 - paper; 2 - feather pens and inkwells; 3 - blank books; 4 - history books; 5 - religious texts; 6 - books of poetry; 7 - biographies; 8 - works of fiction
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 - buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a talented bard; 3 - former adventurer; 4 - in love with a member of court; 5 - a front for the thieves' guild; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve the: d10: 1 - apothecary; 2 - theater; 3 - academy; 4 - farm; 5 - mage tower; 6 - brewery; 7 - herbarium; 8 - orphanage; 9 - brothel; 10 - docks
- 8 A new worker has a reputation for: d4: 1 - shamelessly trying to sell their own books; 2 - watching customers like a hawk; 3 - being exceptionally attractive; 4 - being polite and knowledgeable
- 9 As a promotion to boost sales; the shop is: d4: 1 - hosting a book fair (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all item 5 GP or less; 3 - planning a class on weaving; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - donated books to the orphanage (+1 Morale); 2 - accused a mage of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month

Roll

Bulk Trade Goods Store Events

1d10

- 1 The shop is closed for the next month after: d4: 1 - a heist stole several crates of spices; 2 - termite damage (-15 SP); 3 - a noble was robbed there; 4 - the floor collapsed into an ancient crypt
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a valuable item was stolen, a: d4: 1 - several gold ingots; 2 - a barrel of exquisite silks; 3 - a barrel of saffron; 4 - the store's lockbox of coins and gems
- 4 The bulk trade goods store is paying double for: d10: 1 - barrels and crates; 2 - grain; 3 - salt; 4 - sugar; 5 - nails; 6 - spices; 7 - iron ingots; 8 - steel ingots; 9 - bolts of cloth; 10 - wool
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 - buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a talented bard; 3 - former adventurer; 4 - in love with a member of court; 5 - a front for the thieves' guild; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve the: d10: 1 - apothecary; 2 - theater; 3 - academy; 4 - farm; 5 - mage tower; 6 - brewery; 7 - herbarium; 8 - orphanage; 9 - brothel; 10 - docks
- 8 A new worker has a reputation for: d4: 1 - triple-weighting barrels; 2 - preferring to sell to merchants and being rude to individual buyers; 3 - being exceptionally attractive; 4 - being polite and knowledgeable
- 9 As a promotion to boost sales; the shop is: d4: 1 - hosting a party (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all item 5 GP or less; 3 - planning a class on weaving; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - donated fireworks to the town (+1 Morale); 2 - accused a merchant of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month

Roll

Clothier Events

1d10

- 1 The shop is closed for the next month after: d4: 1 - a con artist tricked the shop keep out of hundreds of GP; 2 - storm damage (-25 SP); 3 - a murder occurred; 4 - the floor collapsed into a cultist hideout
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a valuable item was stolen, a: d4: 1 - waterproof doeskin gloves; 2 - fine clothes fit for a noble; 3 - gold-embroidered jacket; 4 - cloak of invisibility
- 4 The clothier is paying double for: d8: 1 - boots; 2 - hats; 3 - gloves; 4 - backpacks; 5 - cloaks; 6 - fine clothes; 7 - travel clothes; 8 - winter clothing
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 - buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a talented bard; 3 - former adventurer; 4 - in love with a member of court; 5 - a front for the thieves' guild; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve the: d10: 1 - apothecary; 2 - theater; 3 - academy; 4 - farm; 5 - mage tower; 6 - brewery; 7 - herbarium; 8 - orphanage; 9 - brothel; 10 - docks
- 8 A newly hired worker has a reputation for: d4: 1 - providing unsolicited and condescending advice; 2 - asking people to leave if they look poor; 3 - being exceptionally attractive; 4 - being polite
- 9 As a promotion to boost sales; the shop is: d4: 1 - hosting a party (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all item 5 GP or less; 3 - planning a class on tailoring; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - donated clothing to the poor (+1 Morale); 2 - accused a noble of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month

Roll

Fletcher Shop Events

1d10

- 1 The shop is closed for the next month after: d4: 1 - a thief stole (+1 Crime) a magic bow; 2 - a rival shop vandalized it (-15 SP); 3 - it was the scene of an assault; 4 - the floor collapsed into a hidden shrine
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a valuable item was stolen, a: d4: 1 - quiver of silvered arrows; 2 - adamantine bolt; 3 - 2d4 incendiary arrows; 4 - magic bow
- 4 The fletcher shop is paying double for: d8: 1 - feathers; 2 - oak wood; 3 - arrowheads; 4 - arrows; 5 - bolts; 6 - bows; 7 - quivers; 8 - bow strings
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 - buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a legendary archer; 3 - former adventurer; 4 - in love with a member of court; 5 - a guild recruiter; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve the: d10: 1 - apothecary; 2 - theater; 3 - academy; 4 - farm; 5 - mage tower; 6 - brewery; 7 - herbarium; 8 - orphanage; 9 - brothel; 10 - docks
- 8 A newly hired worker has a reputation for: d4: 1 - dying arrow feathers odd colors; 2 - encouraging archery in the shop despite no target; 3 - being exceptionally attractive; 4 - being knowledgeable
- 9 As a promotion to boost sales; the shop is: d4: 1 - hosting a party (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all item 5 GP or less; 3 - planning a class on weaving; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - donated arrows to the guard (+1 Defense); 2 - accused an adventurer of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month

Roll

General Store Events

1d10

- 1 The shop is closed for the next month after: d4: 1 - a thief stole (+1 Crime) countless valuables; 2 - a brawl damaged the shop (-25 SP); 3 - it was the scene of a murder; 4 - the floor collapsed into an ancient ruin
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a valuable item was stolen, a: d4: 1 - bullseye lantern; 2 - looking glass; 3 - glass orb; 4 - enchanted mirror
- 4 The general store is paying double for: d6: 1 - bottles of wine; 2 - hempen rope; 3 - lamp oil; 4 - feather pens and inkwells; 5 - blank books; 6 - shovels
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 - buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a talented bard; 3 - former adventurer; 4 - in love with a member of court; 5 - a front for the thieves' guild; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve the: d10: 1 - apothecary; 2 - theater; 3 - academy; 4 - farm; 5 - mage tower; 6 - brewery; 7 - herbarium; 8 - orphanage; 9 - brothel; 10 - docks
- 8 A newly hired worker has a reputation for: d4: 1 - insulting customers; 2 - saving the shop from an accidental fire; 3 - being exceptionally attractive; 4 - being polite and knowledgeable
- 9 As a promotion to boost sales; the shop is: d4: 1 - hosting a party (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all item 5 GP or less; 3 - planning a class on weaving; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - donated food to the poor (+1 Morale); 2 - accused an urchin of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month

Roll

Homegoods Store Events

1d10

- 1 The shop is closed for the next month after: d4: 1 - being robbed by bandits (+1 Bandit Hideout Level); 2 - damage by fire (-5 SP); 3 - guards stopped a murder; 4 - the floor collapsed into an underground lake
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a valuable item was stolen, a: d4: 1 - rare incense; 2 - fine silk sheets; 3 - scented candles; 4 - powerful adhesive
- 4 The homegoods store is paying double for: d10: 1 - pottery; 2 - linen; 3 - perfume; 4 - rugs; 5 - mirrors; 6 - candles; 7 - barrels; 8 - cooking pots; 9 - paintings; 10 - chairs
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 - buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a talented bard; 3 - former adventurer; 4 - in love with a member of court; 5 - a front for the thieves' guild; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve the: d10: 1 - apothecary; 2 - theater; 3 - academy; 4 - farm; 5 - mage tower; 6 - brewery; 7 - herbarium; 8 - orphanage; 9 - brothel; 10 - docks
- 8 A newly hired worker has a reputation for: d4: 1 - compulsively sweeping the floor; 2 - saving the shop from an accidental fire; 3 - being exceptionally attractive; 4 - being polite and knowledgeable
- 9 As a promotion to boost sales; the shop is: d4: 1 - hosting a party (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all item 5 GP or less; 3 - teaching pottery-making; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - donated food to the poor (+1 Morale); 2 - accused an urchin of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month

Roll

Jeweler Shop Events

1d10

- 1 The shop is closed for the next month after: d4: 1 - a thief stole (+1 Crime) countless valuables; 2 - a brawl damaged the shop (-25 SP); 3 - it was the scene of a murder; 4 - the floor collapsed into an ancient ruin
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a valuable item was stolen, a: d4: 1 - sapphire ring; 2 - ivory hairbrush; 3 - polished oak jewelry box with platinum filigree; 4 - emerald scarab beetle brooch
- 4 The jeweler shop is paying double for: d8: 1 - rings; 2 - combs; 3 - pendants; 4 - brooches; 5 - earrings; 6 - necklaces; 7 - bracelets; 8 - jewelry boxes
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 - buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a talented bard; 3 - former adventurer; 4 - in love with a member of court; 5 - a front for the thieves' guild; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve the: d10: 1 - apothecary; 2 - theater; 3 - academy; 4 - farm; 5 - mage tower; 6 - brewery; 7 - herbarium; 8 - orphanage; 9 - brothel; 10 - docks
- 8 A newly hired worker has a reputation for: d4: 1 - talking to themselves in a whisper; 2 - asking people to leave if they look poor; 3 - being exceptionally attractive; 4 - being polite and knowledgeable
- 9 As a promotion to boost sales; the shop is: d4: 1 - hosting a party (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all item 5G P or less; 3 - planning a class on weaving; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - Offered a diamond pendant to the settlement leader (+50 SP); 2 - accused an urchin of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month

Roll

Leather Shop Events

1d10

- 1 The shop is closed for a month after: d4: 1 - an adventurer scared the owner and stole valuables; 2 - a brawl damaged the shop (-5 SP); 3 - vandals trashed the shop; 4 - the floor collapsed into a lava tube
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a prized item was stolen, a/an: d4: 1 - exquisite fur boots; 2 - shield used by a famous hero; 3 - magic gloves of lockpicking; 4 - leather armor that is resistant to fire
- 4 The leather shop is paying double for: d8: 1 - scraps of leather; 2 - boots; 3 - gloves; 4 - deer hides; 5 - wolf hides; 6 - leather armor; 7 - bear hides; 8 - monster hides
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 - buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a talented bard; 3 - former adventurer; 4 - in love with a member of court; 5 - a front for the thieves' guild; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve the: d10: 1 - apothecary; 2 - theater; 3 - academy; 4 - farm; 5 - mage tower; 6 - brewery; 7 - herbarium; 8 - orphanage; 9 - brothel; 10 - docks
- 8 A new worker has a reputation for: d4: 1 - modeling many of the wares; 2 - explaining leatherworking in excruciating detail; 3 - being exceptionally attractive; 4 - being polite and knowledgeable
- 9 As a promotion to boost sales; the shop is: d4: 1 - hosting a party (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all item 5 GP or less; 3 - planning a class on weaving; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - donated boots to the barracks (Free Scout Action); 2 - accused an adventurer of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month

Roll

Potion Shop Events

1d10

- 1 The shop is closed for a month after: d4: 1 - a necromancer stole several potions; 2 - a spilled potion damaged the floor (-10 SP); 3 - a noble was robbed; 4 - the floor collapsed into a silver mine
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a valuable item was stolen, a: d4: 1 - potion of strength; 2 - potion of invisibility; 3 - love potion; 4 - potion of water breathing
- 4 The potion shop is paying double for: d8: 1 - medicinal herbs; 2 - alchemical equipment; 3 - glass bottles; 4 - health potions; 5 - poison; 6 - rare potions; 7 - herbalism kits; 8 - poison-making kits
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 - buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a talented bard; 3 - former adventurer; 4 - in love with a member of court; 5 - a front for the thieves' guild; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve the: d10: 1 - apothecary; 2 - theater; 3 - academy; 4 - farm; 5 - mage tower; 6 - brewery; 7 - herbarium; 8 - orphanage; 9 - brothel; 10 - docks
- 8 A newly hired worker has a reputation for: d4: 1 - taking swigs of potions in the backroom; 2 - having terrible personal hygiene; 3 - being exceptionally attractive; 4 - being polite and knowledgeable
- 9 As a promotion to boost sales; the shop is: d4: 1 - hosting a party (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all item 5 GP or less; 3 - planning a class on weaving; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - donated potions to the sick (+.05% Population Growth); 2 - accused an urchin of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month

Roll

Weaponsmith Events

1d10

- 1 The shop is closed for the next month after: d4: 1 - a magic weapon vanished; 2 - a sparring match damaged the shop (-25 SP); 3 - it was the scene of a murder; 4 - the floor collapsed into a dwarven ruin
- 2 A supply caravan was captured by: d4: 1 - by bandits (+1 Bandit Hideout Level); 2 - by thieves (+1 Crime); 3 - goblins and if it isn't returned in 1d4 months, the shop will close; 4 - low-level monsters (-10 SP)
- 3 The shop owner hired a guard after a valuable item was stolen, a: d4: 1 - historical long sword; 2 - adamantine morningstar; 3 - silvered battleaxe; 4 - magic trident
- 4 The weaponsmith is paying double for: d10: 1 - daggers; 2 - swords; 3 - axes; 4 - spears; 5 - polearms; 6 - silvered weapons; 7 - anvils; 8 - smithing tools; 9 - iron ingots; 10 - steel ingots
- 5 It's rumored the shop keep: d6: 1 - belongs to a secret guild; 2 - has a forbidden lover; 3 - worships an evil deity; 4 - has a tragic past; 5 - buys goods from an illegal sources; 6 - is searching for a magic item
- 6 The shop keep is: d6: 1 - hoping to retire soon; 2 - a talented swordsman; 3 - former soldier; 4 - in love with a guard captain; 5 - a front for the thieves' guild; 6 - an outspoken critic of the government
- 7 The shop is opening a new aisle to better serve the: d10: 1 - apothecary; 2 - theater; 3 - academy; 4 - farm; 5 - mage tower; 6 - brewery; 7 - herbarium; 8 - orphanage; 9 - brothel; 10 - docks
- 8 A newly hired worker has a reputation for: d4: 1 - polishing steel to a high sheen; 2 - accidentally stabbing a customer with a weapon; 3 - being exceptionally attractive; 4 - being polite and knowledgeable
- 9 As a promotion; the shop is: d4: 1 - hosting a dueling contest (Free Festival Action); 2 - offering a buy-one-get-one-free sale on all items 5 GP or less; 3 - training in martial weapons; 4 - hanging banners
- 10 People are talking after the shop keep: d4: 1 - donated weapons to the guard (+1 Defense); 2 - accused an adventurer of theft; 3 - is selling the shop; 4 - is selling goods for 25% off the next month



Mine



Mines provide the steady flow of stone and metal needed for constructing buildings. The work is physically demanding, often dangerous, and not particularly lucrative for

the regular miner. Mine operations take place where the ore is. If the mine is located more than five miles from town, miners will likely need to camp outside the mine, putting themselves at risk of attack from anything unfriendly in the area. Miners camping in tents outside of the mine unprotected have a 25% chance each month of being attacked if there are monsters or enemies in the area. This threat ends if an outpost is built within 5 miles of the mine. In addition to outside threats, mines often make strange or dangerous discoveries when they expand into new chambers. Adventurer's can sometimes find work protecting miners from threats or exploring recently discovered subterranean chambers.

	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Workshop I	15/1 Mo/Wood	-10 SP/Mo	+1 Stone Abundance
	The Stone Mine harvests and transports stones that are an essential building component for many settlement structures. Backbreaking and dangerous work, miners are well-compensated for their work. Many clamor for better working and living conditions though.			
II	Mine I, Workshop II	35/2 Mo/Wood	-20 SP/Mo	+1 Metal Abundance
	The Metal Mine delves deeper underground to access veins of copper and iron. A rail system and carts are added to the mine to more easily and safely transport rock and debris. Reinforced wooden arches brace the ever-expanding tunnels.			
III	Mine II, Workshop III	75/3 Mo/Wood	-50 SP/Mo	+3 Trade
	The Precious Stone Mine expands even deeper underground as miners seek out veins of silver, gold, and gems. Tunnels are more thoroughly reinforced and pumps help to keep the mines dry. The work is still challenging but the payoffs are worth it.			

Roll

Mine Events

Level I
1d6

- 1 The mine floods, killing 2d6 miners and halting operations (no benefits or events) for:
d4: 1 - 1 Month ; 2 - 2 Months; 3 - 3 Months; 4 - 4 Months
- 2 Miners broke into a cavern which turned out to be the lair of a:
d4: 1 - giant spider nest; 2 - necromancer; 3 - tribe of low-level monsters; 4 - medium-level monster
- 3 Workers are complaining about a foreman who is rumored to be:
d4: 1 - stealing (+1 Crime); 2 - careless (2d4 miners die); 3-4 - abusive (-1 Morale)
- 4 An individual has arrived in town contesting the mine rightly belongs to:
d4: 1 - a rival settlement; 2 - a wealthy noble family; 3 - a merchant company 4 - the BBEG
- 5 Miners discovered a massive underground lake, the bottom of which contains:
d4: 1-2 - ancient ruins; 3 - the hulk of a sunken ship 4 - spawning grounds of high-level monsters
- 6 Miners discovered a small deposit of:
d4: 1 - Platinum; 2 - Diamonds; 3 - Adamantine; 4 - Mithral

Level II
1d12

- 7 No one has heard from the mining crew in several days due to:
d4: 1- a strike; 2 - siege by low-level monsters; 3 - a cave-in 4 - miners discovered diamonds and fled
- 8 Miners uncover a rich deposit of silver ore:
d4 1-2 - increases Trade by +1; 3 - silver weapons cost less; 4 - 4d8 SP to each resident (+1 Morale)
- 9 Miners have unearthed a passageway that leads to:
d4: 1 - the underdark; 2 - a dwarven mine; 3 - a portal to a new plane; 4 - an underground fortress
- 10 An inventor has a plan to help automate the mine - their proposal is:
d4: 1-3 - 150 SP to reduce SP maintenance cost by 50%; 4 - 500 SP to eliminate SP maintenance cost
- 11 During an expansion, miners recovered an ancient artifact that is a:
d4: 1 - magical ring; 2 - fabled weapon; 3 - sentient armor; 4 - legendary treasure horde
- 12 Miners uncover a cache of ancient but well-preserved weapons that can be used to:
d4: 1-2 - lower the cost of normal weapons in town by 25%; 3 - +1 Defense Score; 4 - +1 Trade Score

Level III
1d20

- 13 The mine has succumbed to a complete cave-in. 4d8 miners died and the mine must be rebuilt:
d4: 1 - 1 Mo/50 SP; 2 - 1 Mo/100 SP; 3 - 2 Mo/50 SP; 4 - 2 Mo/100 SP
- 14 The miners have returned to town and operations have stopped because the mine was invaded by:
d4: 1 - low-level monsters; 2 - medium-level monsters 3 - a high-level monster; 4 - a rival settlement.
- 15 Several nights ago, 1d4 children snuck into the mine at night and
d4: 1- died leading to -1 Morale; 2-3 - have gone missing; 4 - Returned safely though in rough shape
- 16 Criminals have infiltrated the ranks of miners which has lead to:
d4: 1-2 - +1 Crime; 3 - 25 extra SP to operate mine; 4 - Bandit Hideout built/upgraded in 1 month
- 17 Bioluminescent mushrooms are discovered, leading to:
d4: 1-2 - new source of light in town; 3 - worship of a new deity; 4 - +1 Trade Score
- 18 Miners unearthed a deposit of previously undiscovered ore that is:
d4: 1 - dangerously cold; 2 - scorching hot; 3 - radiant; 4 - filled with raw magical energy
- 19 Miners uncovered a small deposit of gemstones. The SP cost to maintain the mine is:
d4: 1-2 - halved for 1 month; 3 - 0 for 1 month; 4 - permanently 0
- 20 Miners discovered an underground spring that's water, when consumed at the source:
d4: 1-2 - restores all HP; 3 - makes lying impossible for 24 hours; 4 - grants an ability for 1d4 days

Orphanage

The Orphanage offers a home to children without one. In addition to keeping children safe, orphanages also keep them away from predatory gangs and criminals and when possible, also provides some semblance of education to the children so they might have a chance to earn a decent living. While orphanages almost never have work for adventuring groups, older children

who want to see the world and who have some prowess in fighting can sometimes make loyal squires, hired-hands, and followers to adventurers who are willing to train them and pay them a fair wage.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water	25/1 Mo/Wood	-	-1 Crime
	The Workhouse provides housing and meals to orphaned youth in exchange for a certain number of work hours per day based on the child's age. The housing is congregate and doesn't offer much besides shelter from the elements, but it keeps the children off the streets and away from the life of crime.			
II	Sufficient Food and Water, Workshop I, Orphanage I	50/2 Mo/Wood + Stone	-5 SP/Mo	-1 Crime
	The Orphanage, now with government funding, provides housing and food to orphans for free as long as they abide by house rules. With more space, privacy, and comfortable living conditions, most children feel fortunate to have a home.			
III	Sufficient Food and Water, Workshop II, Orphanage II	100/3 Mo/Wood + Stone	-30 SP/Mo	-1 Crime
	The Boarding School further improves the living conditions of the orphans while also providing a full education. From a cohort of paid instructors, children learn the basics of reading, writing, math, and history. The Boarding School has rightfully earned a high reputation and businesses often clamor to hire orphans once they come of age and complete their education.			

Roll

Orphanage Events

Level I 1d6	1	After a lantern exploded in the orphanage: d4: 1 - 1d12 children died; 2 - the orphanage burned to the ground; 3 - a teen who saved an infant became a local hero (+1 Morale); 4 - a child was arrested for arson
	2	Some orphans playing outside town claim they saw something: d4: 1 - large swimming in a nearby river; 2 - stalking livestock; 3 - they believe is the entrance to a secret hideout; 4 - moving beneath the ground
	3	Quality of life improved for the orphans after someone donated: d4: 1 - new beds and furniture; 2 - ink, quills, and parchment; 3 - crates of books and toys; 4 - money to help the kids get schooling
	4	Residents are talking about a talented child who desperately wants to: d4: 1 - return to a far away home; 2 - squire for a Knight; 3 - get revenge against a ruthless merchant; 4 - become a traveling performer
	5	A mage visits, testing orphans for magical ability and discovers: d4: 1 - nothing; 2 - a girl with a talent for druidcraft; 3 - a boy with divine magic; 4 - a prodigal sorcerer who was proscribed
	6	The children are harvesting materials for making clothing in exchange for room, board, and: d4: 1 - extra clothing; 2 - extra bedding and blankets; 3 - a little coin (+1 SP/Mo); 4 - fair wages (+3 SP/Mo)
Level II 1d12	7	The guards are watching the orphanage after several children: d4: 1 - attacked an old hermit; 2 - stole bread from the market; 3 - threw rotten eggs at someone's home; 4 - formed a thieves gang (+1 Crime)
	8	It's an open secret that the Orphan Keeper: d4: 1 - tragically lost their own children; 2 - beats disobedient orphans; 3 - pockets money earned by the orphans; 4 - trains the older children in thievery
	9	A knight visits the orphanage seeking a new squire and finds: d4: 1 - no good candidates; 2 - a talented new squire; 3 - a prodigy; 4 - the orphan of a slain comrade who the knight adopts
	10	It's rumored that within the orphanage is a/an: d4: 1 - ghost of a dead child; 2 - forgotten magical dagger hidden within the walls; 3 - entrance to a nefarious organization; 4 - skeleton of a murdered orphan
	11	The orphans are working to clean up the settlement, focusing on: d4: 1 - the town green; 2 - landscaping the cemetery; 3 - public health (+.5% Population Growth); 4 - beautifying the town (+1 Morale)
	12	Opinion of the orphanage improved (+1 Morale) after 1d8 kids: d4: 1 - began playing music in the town green; 2 - painted a public mural; 3 - started helping the elderly; 4 - saved a person being mugged
Level III 1d20	13	Many dislike the orphanage after 1d8 kids: d4: 1 - walked around the market insulting people; 2 - left piles of dung on several porch steps; 3 - smashed headstones; 4 - sang lewd songs outside the temple
	14	The owner of the orphanage: d4: 1 - is betrothed and seeking to sell; 2 - was murdered by an orphan; 3 - rumored to be having a scandalous affair with a member of court; 4 - is an informant of the BBEG
	15	Many of the orphans were recently hired to: d4: 1 - work in the kitchens of the great hall; 2 - clear rubble in the mines; 3 - tidy rooms at the inn; 4 - keep the streets and public spaces clean
	16	After weeks of silence, a new child claims to: d4: 1 - be a survivor of a shipwreck; 2 - have information about the BBEG; 3 - be from a village attacked by low-level monsters; 4 - be from an enemy settlement
	17	A retired scholar begins an educational program for the orphans and they: d4: 1 - learn to read and write; 2 - learn basic math; 3 - learn history; 4 - get a well-rounded education
	18	An orphan claimed to overhear a/an: d4: 1 - scorned lover hiring an assassin; 2 - member of court plot a betrayal; 3 - popular NPC is a charlatan in disguise; 4 - henchman of the BBEG plan an attack
	19	An alum of the orphanage becomes famous and: d4: 1 - praises the orphanage; 2 - helps find homes for children (+1 Morale); 3 - is now a member of court; 4 - is a charismatic adventurer
	20	The orphanage lowered crime (-1 Crime) by helping the children: d4: 1 - secure apprenticeships; 2 - get an education at the library; 3 - get adopted; 4 - learn discipline with paid jobs at the barracks

Outpost

Essentially a settlement all its own, Outposts offer shelter and protection in even the most dangerous locations. Outposts are typically located in places of strategic importance to the settlement – crossroads, bridge crossings,

islands, hilltops overlooking flat stretches, or near mines or mills that require protection. Because of their necessary proximity to danger, Outposts frequently have paid work for adventurers. Outposts offer protection but other amenities are usually in short supply. Merchants passing by often seek refuge in outposts but other supplies on hand are usually in control of the garrison commander.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Barracks I	10/1 Mo/Wood	-5 SP/Mo	+1 Defense, +1 Trade, Housing for 25
	The Encampment is a fortified camp featuring a simple palisade wall, raised berm, a permanent well, and basic housing for the camp residents. Though it provides only a small amount of protection, when built in a strategic location, Encampments can utilize the environment to provide natural protection.			
II	Town Hall II, Outpost I	100/3 Mo/Wood + Stone	-25 SP/Mo	+3 Defense, +2 Trade, Housing for 100
	The Fort upgrades the Outpost with reinforced palisade walls, a wooden gate, towers for improved defense, and more permanent and comfortable lodging. The Fort may also feature very simple luxuries such as a makeshift tavern, shrine, and stable. Forts can protect important locations such as crossroads, hilltops, and river-crossings. Forts are favored by merchants who often plan travel routes to stay in forts at night.			
III	Outpost II	200/6 Mo/Wood + Stone + Metal	-125 SP/Mo	+10 Defense, +3 Trade, Housing for 350
	The Trading Post offers the benefits of a town but on a fraction of the land. Featuring improved defenses, a trained and well-disciplined garrison of troops, and a thriving marketplace, travelers seek refuge in the islands of safety in an often unforgiving wilderness.			

Roll

Outpost Events

Level I
1d6

- 1 Foragers have been stymied by a dangerous threat and for the next month, there is little or no: d4: 1-2 - wood for fires; 3 - fresh meat or foraged food; 4 - chance to leave without attack
- 2 A night of celebration lead to: d4: 1 - a song about the settlement leader; 2 - improved relations with another settlement; 3 - worsened relations with another settlement; 4 - alcohol banned from the outpost
- 3 A magical bubble enveloped the outpost and: d4: 1 - teleported residents randomly up to 75 miles away; 2 - makes spellcasting unpredictable; 3 - alters the flow of time; 4 - a witch is demanding a sacrifice
- 4 A rumor is spreading that an outpost soldier is having an affair with a: d4: 1 - settlement leader; 2 - monster; 3 - bandit; 4 - player character
- 5 A disheveled man claiming to be a noble has arrived at the outpost - he is: d4: 1 - in exile; 2 - delusional; 3 - heir to a ruined keep; 4 - seeking revenge against the bandits who robbed him
- 6 A traveler has spotted skeletal remains nearby belonging to a/an: d4: 1 - ancient hero; 2 - missing resident; 3 - outlaw; 4 - friendly NPC

Level II
1d12

- 7 A soldier - on the verge of death - arrived at the outpost after barely surviving an ambush by: d4: 1 - bandits; 2 - a rival settlement; 3 - medium-level monsters ; 4; - a new enemy
- 8 An enigmatic traveler arrived at the Outpost who is: d4: 1 - an exiled noble seeking help; 2 - seeking revenge against highwaymen; 3 - a notorious outlaw in disguise; 4 - a spy for the BBEG
- 9 A watchman claims to have seen: d4: 1 - a dragon circling the outpost; 2 - a herd of winged horses; 3 - a hot air balloon; 4 - an omen for danger
- 10 During an exchange with a customer, a merchant: d4: 1 - was accused of swindling; 2 - was robbed, the thief caught; 3 - was robbed, the thief escaped (+1 Crime); caught someone a counterfeiter (-1 Crime)
- 11 A diplomat from an unknown settlement arrived and : d4: 1 - demands tribute or war; 2 - seeks trade (+1 Trade); 3 - offers map information (free Scout Action this month); 4 - seeking help against a threat
- 12 A patrol recently: d4: 1 - saved a merchant under attack; 2 - defeated a group of medium-level monsters (+1 DEF); 3 - caught a fugitive (-1 Crime); 4 - routed a bandit gang (-1 Bandit Hideout Level)

Level III
1d20

- 13 An attack by a high-level monster left the outpost: d4: 1 - destroyed, its residents dead; 2 - destroyed, 6d12% of its residents dead; 3 - damaged, its residents escaped; 4 - damaged, 3d6% of its residents dead
- 14 The outpost is under siege by: d4: 1 - enemy soldiers; 2 - animals controlled by an evil sorcerer; 3 - medium level monsters; 4 - the lands' previous owners
- 15 A strange mist near the outpost: d4: 1 - precedes attacks by low-level monsters; 2 - causes strange effects when spellcasting; 3 - causes memory loss for those caught in it; 4 - is the result of a dragon's lair
- 16 A diplomat from a distant settlement has arrived seeking aid: d4: 1 - after a natural disaster; 2 - against a mutual enemy; 3 - in the midst of a famine; 4 - to stop a doppelganger that's infiltrated the court
- 17 The outpost is the subject of a vicious rumor that is: d4: 1 - true; 2 - false; 3 - meant to conceal a truth; 4 - being spread by a rival settlement
- 18 An upcoming ceremony at the outpost is meant to honor: d4: 1 - soldiers lost in battle; 2 - the promotion of an officer; 3 - the founding of the outpost (+1 Morale)
- 19 A retired adventurer at the outpost is offering cheap training in: d4: 1 - melee weapon proficiency; 2 - survival skills; 3 - navigation; 4 - ranged weapon proficiency
- 20 A beneficial trade agreement has: d4: 1 - increased exotic food in the settlement; 2 - improved the outpost (+1 Level); 3 - strengthened the garrison (+1 DEF); 4 - increased trade over all (+1 Trade)

Pasture

Pastures provide food and enclosed space for livestock. Cows, pigs, goats, chickens, and sheep are traditionally most common but consider your world, region, and climate. What types of animals thrive there? In a jungle, this could be a preserved area of high-canopy trees that are home to domesticated lizard. In a wetlands, a



“pasture” might look like a fish hatchery and stocked lake. Because the animals raised in pastures are raised for food, other creatures often take advantage of this to get a free meal. Whether against hungry trolls or opportunistic bandits, farmers often need help protecting their herds and are willing to pay adventurers to lend a hand.

	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Livestock and Grazing Land	10/1 Mo/Wood	-5 SP/Mo	Food for up to 500 Residents
	The Field is little more than a fenced area for livestock to graze, breed, and raise their young. For Settlements with harsh winter climates, it may also include a simple barn. Workers ensure enough feed and water, maintain fences, and sometimes post lookouts to spot predators.			
II	Pasture I	30/2 Mo/Wood	-25 SP/Mo	Food for up to 2,000 Residents
	The Pasture expands the fenced area to include additional acreage for more animals. Workers use deliberate breeding to ensure that animals provide as much milk and meat as possible. Workers also rotate grazing animals to let fields regrow. Residents can often find training in animal handling and husbandry.			
III	Pasture II, Farm II, Well III	60/3 Mo/Wood + Stone	-100 SP/Mo	Food for up to 7,500 Residents, +1 Trade
	The Range is a massive grazing area for livestock to grow and feed an expanding city population. Supplementing natural grazing with grown animal feed and fresh water provided with aqueducts, the Range maximizes the pasture's food production with an accumulated wealth of animal husbandry knowledge.			

Roll

Pasture Events

Level I
1d6

- 1 Food provided by the pasture is reduced by 50% for 1d4 months due to: d4: 1-2 - attacks by low-level monsters; 3 - lack of animal feed; 4 - attacks by medium-level monsters
- 2 The farm's livestock have been vanishing lately due to attacks by: d4: - 1 - giant spiders; 2 - zombies; 3 - ankhegs; 4 - trolls
- 3 A strange disease is affecting the livestock. The disease: d4: 1-2 - halt's the pasture's benefits for 1d4 months; 3 - lets animals speak the local language; 4 - is the result of a nearby lycanthrope infestation
- 4 A red sunset is widely interpreted by the ranchers as an omen of: d4: 1 - impending doom (-1 Morale); 2 - a strong harvest; 3 - bad weather; 4 - fertility (+1% population growth)
- 5 A gazebo is built in the field to host a huge wedding (+1 Morale) between (roll twice): d8: 1 - merchant; 2 - baker; 3 - noble; 4 - smith; 5 - farmer; 6 - adventurer, 7 - member of court; 8 - merchant
- 6 A chaotic good deity blessed the the settlement's livestock with: d4: 1-2 - fertility, increasing food supplies during hard times (+1 Defense); 3 - ale instead of milk (+1 Trade); 4 - chocolate milk (+1 Morale)

Level II
1d12

- 7 A scarecrow has come to life in the pasture and it is a: d4: 1 - child-devouring monster; 2 - chaotic good alcoholic; 3 - chaotic neutral kleptomaniac; 4 - semi-accurate seer
- 8 1d4 residents were discovered dead in a field, sacrificed by a: d4: 1 - cult; 2 - illicit underground temple; 3 - necromancer; 4 the BBEG
- 9 A sinkhole opened in the middle of a field leading to: d4: 1 - the underdark; 2 - a giant insect hive; 3 - a silver mine that adds 200 bonus SP this month; 4 - the partially collapsed ruins of a dungeon
- 10 A strange animal is born that is a hybrid between (roll twice): d10: 1 - cow; 2 - horse; 3 - giant eagle; 4 - giant spider; 5 - giant snake; 6 - lion; 7 - tiger; 8 - dire wolf; 9 - wooly mammoth 10 - dragon
- 11 A speaking two-headed beast was born which is rumored to: d4: 1 - heal the wounded; 2 - speak for a deity; 3 - tell only lies; 4 - provide sound, albeit condescending, advice to adventurers
- 12 A rancher discovers a magic wild plant that: d4: 1 - can replace lantern oil (+1 Trade); 2 - is toxic to animals (Pasture SP cost +25); 3 - is prized by medium-level monsters; 4 - mildly intoxicating (+1 Morale)

Level III
1d20

- 13 2d8 percent of the settlement are angry at the pasture due to a: d4: 1 - meat shortage; 2 - rash of food poisonings; 3 - false rumor of animal cruelty; 4 - true rumor of animal cruelty
- 14 The farm's livestock have been vanishing lately due to attacks by: d4: - 1 - giant eagles; 2 - bulettes; 3 - a rival farm; 4 - ogres
- 15 A crop circle appeared in the pasture, a cult's attempt to: d4: 1 - create a gateway to a new world; 2 - summon an evil deity; 3 - raise the dead; 4 - speak to an evil deity
- 16 Through grueling and meticulous animal husbandry, the pasture is known for producing the land's best: d4: 1 - sausage; 2 - eggs; 3 - smoked pork; 4 - leg-of-lamb
- 17 Domesticated ducks have inexplicably begun laying eggs that are: d4: 1 - rainbow colored; 2 - granite; 3 - filled with gold dust; 4 - able to summon a companion skeleton for 1d4 minutes when smashed
- 18 A giant magical plant has sprouted in the fields outside of town and it: d4: 1 - is carnivorous; 2 - grows to a cloud fortress; 3 - grows golden fruit (+100 SP/Mo); 4 - gives guidance to the worthy
- 19 A magical butterfly lands in the field causing it to: d4: 1 - reverse a negative effect this month; 2 - become a wild magic zone 1d4 months; 3 - grants a divine blessing to those who approach it
- 20 Ranchers have bred a high-end specialty horse that are: d4: 1 - prized status symbols (+1 Trade); 2 - fast with high stamina; 3 - can fly even while mounted; 4 - fierce in combat and have triple HP

Prison

Built to hold prisoners too dangerous to let free within society, prisons can also breed problems of their own. At higher levels, a for-profit prison system can provide cheap labor to stretch a settlement's budget but at the expense of its criminal justice system's integrity. Except for tracking down the occasional escaped convict, prisons rarely require the aid of adventurers.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Town Hall I, Guardhouse I	25/1 Mo/Wood + Stone + Metal	-	-1 Crime
	The Jail consists of a half-dozen jail cells and a receiving room in the front where the jailor processes new prisoners and admits guards and visitors. Nothing much to look at but it provides a secure location to keep suspected criminals until their fate is determined.			
II	Town Hall II, Guardhouse II, Prison I	50/2 Mo/Wood + Stone + Metal	-	+20 SP/Mo
	The Dungeon adds a subterranean chamber to the Town Hall where long term prisoners can be held. No natural light, cold stone floors, and all but guaranteed to host a rat infestation, the Dungeon is the perfect place to make convicted criminals question dubious life decisions. Prisoners with non-violent pasts, can be put to work as unskilled labor for construction projects at a fraction of the cost of normal residents.			
III	Town Hall III, Guardhouse III, Prison II	150/4 Mo/Wood + Stone + Metal	-	-3 Morale, +200 SP/ Mo
	The Prison provides a massive, maximum security prison. Steel bars, barbed wire, and more guards are just the start. The real benefit are the prisoners themselves. All law-breakers - no matter how small the crime, can join the rank-and-file prison laborers to perform dirt-cheap labor for the settlement. Prisoners earn a small wage and a little more goes to the legal system for their work in keeping the cells full.			

Roll

Prison Events

Level I
1d6

- 1 Public opinion of the prison worsened (-1 Morale) after rumors of: d4: 1 - unfairly long prison terms; 2 - incentivizing imprisoning the innocent; 3 - cruel prison conditions; 4 - a racist prison system
- 2 The prison became a bloodbath after the floor collapse and: d4: 1 - the entire building collapsed; 2 - low-level monsters attacked; 3 - medium-level monsters attacked; 4 - a gang killed informants (+1 Crime)
- 3 Residents demand action over a prisoner who: d4: 1 - many believe is innocent; 2 - committed an awful crime and is set for release; 3 - inexplicably died in his cell; 4 - claims to have been abused by guards
- 4 A prison uprising ended after: d4: 1 - guards regained control; 2 - guards agreed to improve conditions; 3 - a political prisoner mediated peace; 4 - the militia was called in and 3d8 residents died
- 5 The justice system has been cracking down on a particular type of crime, giving long sentences for: d4: 1 - domestic violence; 2 - petty theft; 3 - possession of illegal substances; 4 - disturbing the peace
- 6 Inmates can work to reduce prison time and now: d4: 1 - there are more laborers (+25 SP/Mo per Prison Level); 2 - people call it exploitation; 3 - it's helping inmates integrate (-1 Crime); 4 - 1d4 inmates escaped

Level II
1d12

- 7 A former jailor is now an inmate after they: d4: 1 - tortured prisoners; 2 - sold prisoners to a local cult; 3 - stole from the prison coffers; 4 - facilitated a prison escape on behalf of the thieves' guild (+1 Crime)
- 8 3d4 prisoners and guards died after a prison riot broke out over: d4: 1 - terrible food; 2 - prison infestation of rats; 3 - cruel treatment by the guards; 4 - overcrowding
- 9 The prison set up a workshop where prisoners can work for pay to make and then sell for a low price: d4: 1 - ale; 2 - clay pots; 3 - nails and caltrops; 4 - rings for chainmail
- 10 After being arrested as a person of interest in a high-profile heist, the prisoner: d4: 1 - vanished; 2 - escaped and a hefty reward is offered; 3 - is helping authorities; 4 - was murdered in their cell
- 11 The local temple has become involved in the prison, helping inmates: d4: 1 - write apology letters; 2 - atone for their sins; 3 - advocate for better conditions; 4 - reintegrate with the settlement
- 12 After several arrests this past month: d4: 1-2 - there's been a marked drop in crime (-1 Crime); 3 - residents feel safer at night (+1 Morale); 4 - bandit activity has dropped (-1 Bandit Hideout level)

Level III
1d20

- 13 The settlement is on alert after a prison escape by a: d4: 1 - master of disguise; 2 - charismatic spy from an enemy settlement; 3 - ruthless con artist; 4 - sociopathic murderer
- 14 A prisoner wants freedom in exchange for information related to: d4: 1 - a deadly dungeon loaded with treasure; 2 - damning information about a member of court; 3 - an enemy settlement; 4 the BBEG
- 15 The prison is filled with drunks sobering up after a: d4: 1 - tavern drinking contest got out of control; 2 - chaotic deity had some fun; 3 - member of court hosted an epic party; 4 - mage enchanted some wine
- 16 In exchange for their freedom, inmates are offering to: d4: 1 - defend farms from raiders; 2 - reinforce a collapsing mine; 3 - repair a bridge in a precarious location; 4 - scout enemy territory (Free Scout Action)
- 17 Authorities suspect a wagon of prisoners went missing due to: d4: 1 - bandit hijacking; 2 - a natural disaster; 3 - an ambush by the BBEG to rescue a henchman; 4 - the prisoners taking control of it
- 18 Prison guards are baffled after: d4: 1 - a portal opened in an inmate's cell; 2 - a prisoner is possessed by a demon; 3 - 1d8 prisoners are comatose; 4 - an empty cell collapsed revealing an underground ruin
- 19 An inmate's memoir became popular and now: d4: 1 - employers want to hire former inmates (-1 Crime); 2 - the author was pardoned and now a member of court; 3 - strangers visit the author in prison
- 20 Crime has dropped (-1 Crime) after the prison began: d4: 1-2 - training prisoners in trade skills; 3 - a program to build connections between prisoners and the community; 4 - providing educational classes

Road



Better than bushwhacking through untamed wilderness, roads offer a clear and presumably safer route between settlements, ports, bridges, and other key landmarks. They require some upkeep to maintain and

sometimes settlements need the aid of adventurers to keep them safe from monsters and bandits. When building roads, assume that they will extend as far as they need to reach 3-4 of the closest key landmarks. Travel on roads is faster than overland travel through wild country. For each level of road, traveling moving along them move 10% faster than they would otherwise.

	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water	50/2 Mo/Wood	-2 SP/Mo	+1 Trade
	At it's most basic iteration, the Trail is a simple path that connects the settlement to other nearby settlements, roads, and important landmarks. The Trail is maintained by laborers who flatten grass, cut low-hanging branches, and only where absolutely necessary, build makeshift bridges.			
II	Sufficient Food and Water, Road I	75/4 Mo/Wood + Stone	-5 SP/Mo	+2 Trade
	Upgrading to the Dirt Road widens the road so that it is more easily accessible by carts and merchant caravans. Bridges are sturdier and often made of stone, and additional laborers work to maintain paths that are clear of debris and natural hazards.			
III	Sufficient Food and Water, Road II	100/6 Mo/Wood + Stone	-25 SP/Mo	+3 Trade
	The Cobblestone Road is built to last. The sign of any strong economic hub, Cobblestone Roads are loved by Merchants. The roads are well maintained, clearly marked, and when needed, patrolled by soldiers to keep travelers safe and the flow of money going. Cobblestone Road are usually heavily trafficked and wagons can almost always be hired to transport travelers for a modest price.			

Roll

Road Events

Level I
1d6

- 1 Signs from area druids suggest they are worried about: d4: 1 - evil flora; 2 - a nearby undead infestation; 3 - an unknown corruption; 4 - deforestation by the settlement
- 2 Bandits have been wreaking havoc on the road: d4: 1 - attacking wagons on sight; 2 - demanding a toll from all travelers; 3 - stealing from the rich to give to the poor; 4 - preying on the weak
- 3 Several travelers recently claimed to have seen on the road: d4: 1 - the ghost of a slain child; 2 - lycanthropes; 3 - trolls; 4 - children running a con
- 4 A merchant is seeking escort to bring her to wares: d4: 1 - a nearby outpost; 2 - the next closest town; 3 - a port city; 4 - a distant trading hub across dangerous lands
- 5 Strange new flora has appeared by the road: d4: 1 - flowers that induce sleep; 2 - carnivorous trees; 3 - an insane telepathic treant; 4 - herbs that can be smoked for a mild euphoric feeling
- 6 A company of knights arrive: d4: 1-2 - mercenaries offering their services to the town (25 SP/Mo for +1 DEF); 3 - seeking adventurers to help save a besieged castle; 4 - a show of faith from an ally (+1 DEF)

Level II
1d12

- 7 A storm fell trees along the road and: d4: 1-2 - trees must be cleared (25 SP) before the road can be used; 3 - medium-level monsters are attacking travelers; 4 - Outposts can be built/upgraded for half cost
- 8 A shopkeep's delivery is a week late and they're looking for someone to investigate as the wagon also contains: d4: 1 - their child; 2 - a family heirloom; 3 - black-market goods; 4 - a rare magic item
- 9 A new landmass magically appeared along a nearby road, a/an: d4: 1 - volcano; 2 - swamp; 3 - floating island with a castle; 4 - forest with trickster trees; 5 - inexplicably frozen lake; 6 - fissure with no bottom
- 10 Travelers have seen a giant black wolf that is rumored to: d4: 1 - prey on the wicked; 2 - be the leader of a werewolf colony; 3 - protect lost travelers; 4 - be the physical form of a lawful good deity
- 11 Travelers say that if you bury silver at a nearby crossroad: d4: 1 - a demon trades wishes for souls; 2 - the gods will protect you on a journey; 3 - your luck will improve; 4 - you will find something you lost
- 12 People claim there is a natural spring off the main road where: d4: 1 - a fairy heals curses; 2 - a goddess speaks to the worthy; 3 - the water never turns to ice; 4 - an underwater cavern hides forgotten treasure

Level III
1d20

- 13 A crucial bridge has vanished (stop Road benefits until resolved) and a/an: d4: 1 - evil wizard claims credit; 2 - fey demands ransom; 3 - enemy settlement destroyed it; 4 - druid did it for the environment
- 14 A traveler has arrived with grave news from a nearby settlement that has: d4: 1 - been decimated by a dragon; 2 - succumbed to a dangerous cult; 3 - fallen to the BBEG's forces; 4 - been plagued by famine
- 15 The survivor of a wagon attack says bandits stole: d4: 1 - weapons from the king's own armory; 2 - a priceless ancient painting; 3 - a nobleman's child; 4 - an entire wagon full of silver
- 16 Strange butterflies spotted along the road: d4: 1 - are nocturnal and bioluminescent; 2 - whisper insults; 3 - are a component for a lethal poison; 4 - provide guidance when offered rotten fruit.
- 17 The road leading to the nearest town is inaccessible for the next week due to: d6: 1 - low-level monsters; 2 - medium level monsters; 3 - flooding; 4 - a mudslide; 5 - an enemy army; 6 - high-level monsters
- 18 A mother and child, in tattered clothes, were discovered: d4: 1 - speaking an unknown language; 2 - refugees from a sacked settlement; 3 - mumbling about an evil demon; 4 - by the body of a slain dragon
- 19 A lawful good dragon comes to town and offers: d4: 1 - wisdom and advice; 2 - one-time help to a party on a worthy quest; 3 - the location of a powerful magic item; 4 - protection to the town (+1 DEF)
- 20 A caravan arrived to: d4: 1 - establish new trade (+1 Trade); 2 - broker peace with an enemy settlement; 3 - create an alliance with a rival settlement; 4 - exchange tribute for protection (+50 SP/Mo)

Stable



Stables provide a safe place for residents to keep their steed. Accommodations vary but at a minimum, stables provide shelter, food, and water to the animal they tend. How much a stable charges will also vary greatly but on average, customers can expect to pay 1/50th SP per week. Higher end stables usually pay for their own hired guards but even so, horse thievery is an ever-present concern. Stables will sometimes pay adventurers who can reclaim stolen horses, especially when the thieves take the animals beyond city limits and outside the jurisdiction of town guards. Additionally, boutique stables that specialize in breeding and training exotic species will often hire adventurers who can successfully catch and transport breeding stocks of species they wish to breed.

	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Horse or Other Mounts, Workshop I	15/1 Mo/Wood + Metal	-	+5 SP/Mo
	The Stable is an open-air barn where residents and travelers can keep their mounts while in town. The Stable provides shelter, feed, and water to the animals and little else. Better than tying your horse to a tree.			
II	Horse or Other Mounts, Workshop II	35/3 Mo/Wood + Metal	-	+5% Population Growth, +20 SP/Mo
	The Ranch expands the space for the animals so that they have room to move and graze naturally. Stable hands can repair horseshoes and sometimes make minor alterations and repairs to saddles as well as selling a small selection of commons riding equipment. Seasoned workers can provide training in horseback riding and animal handling.			
III	Horse or Other Mounts, Workshop III	75/6 Mo/Wood + Stone + Metal	-	Train Mounted Soldiers, +1 Trade, +25 SP/Mo
	The Steed Dealer breeds a selection of trained mounts that are stronger, faster, and more loyal than any other mounts you're likely to come across. Additionally, you can find custom riding gear and barding and crafters routinely take commissions for custom equipment. Some workers even use spells to communicate with the animals.			

Roll

Stable Events

Level I
1d6

- 1 A horse was stolen from the stable and: d4: 1 - a stable boy was killed; 2 - it was seen leaving town with a cloaked rider; 3 - it was the 3rd this month (+1 Crime); it was worth a king's ransom (+1 Bandit Hideout)
- 2 A horse had to be euthanized after it: d4: 1 - contracted a feared disease; 2 - killed two stable boys in the last month; 3 - appeared to become possessed by a demon; 4 - fell and was gravely injured
- 3 The stablemaster is looking for someone to: d4: 1 - make horseshoes part-time; 2 - retrieve breeding steeds from a nearby town; 3 - deliver a trained steed; 4 - capture infant beasts for domestication
- 4 Rumor has it that a noble was having an affair with a stablehand and: d4: 1 - the stablehand was killed; 2 - the noble is blackmailed; 3 - it is true love; 4 - they plan to run away together
- 5 A specialist began working at the stable who can: d4: 1 - speak to animals; 2 - heal grievous of injuries; 3 - domesticate any beast; 4 - train steeds to obey a range of commands
- 6 The stable is organizing a fair (Free Festival Action) for domesticated animals featuring: d4: 1 - free ale; 2 - a huge variety of vendors; 3 - performances by popular bards; 4 - a 5 mile race

Level II
1d12

- 7 A strange disease in the stable is causing: d4: 1 - most to die (-1 Trade); 2 - severe fatigue (no Scout Action this month); 3 - the need for healers (25 SP or steeds die); 4 - surviving steeds to have 2x HP and speed
- 8 A prized steed has: d4: 1 - broken its leg and needs a magical healer; 2 - vanished in the night, stolen by a thief; 3 - been poisoned by a rival; 4 - gained the ability to speak
- 9 It's rumored that the stablemaster's daughter: d4: 1 - is the most skilled swordsman in town; 2 - practices a dark sorcery; 3 - is a devastatingly competent rider; 4 - has attracted the affection of a noble
- 10 A dispute broke out at the stable and now the Stablemaster is enemies with a/an: d4: 1 - wealthy merchant; 2 - veteran adventurer; 3 - adviser to the settlement leader; 4 - respected mage
- 11 The stable is organizing a race with the prize being a: d4: 1 - small amount of gold coins; 2 - large amount of gold coins; 3 - rare steed; 4 - magical set of custom armor for the winner's steed
- 12 The stable does such a good job that animals that rest here: d4: 1 - become more loyal to their owners; 2 - gain temporary HP; 3-4 - are cured of all injuries and curses

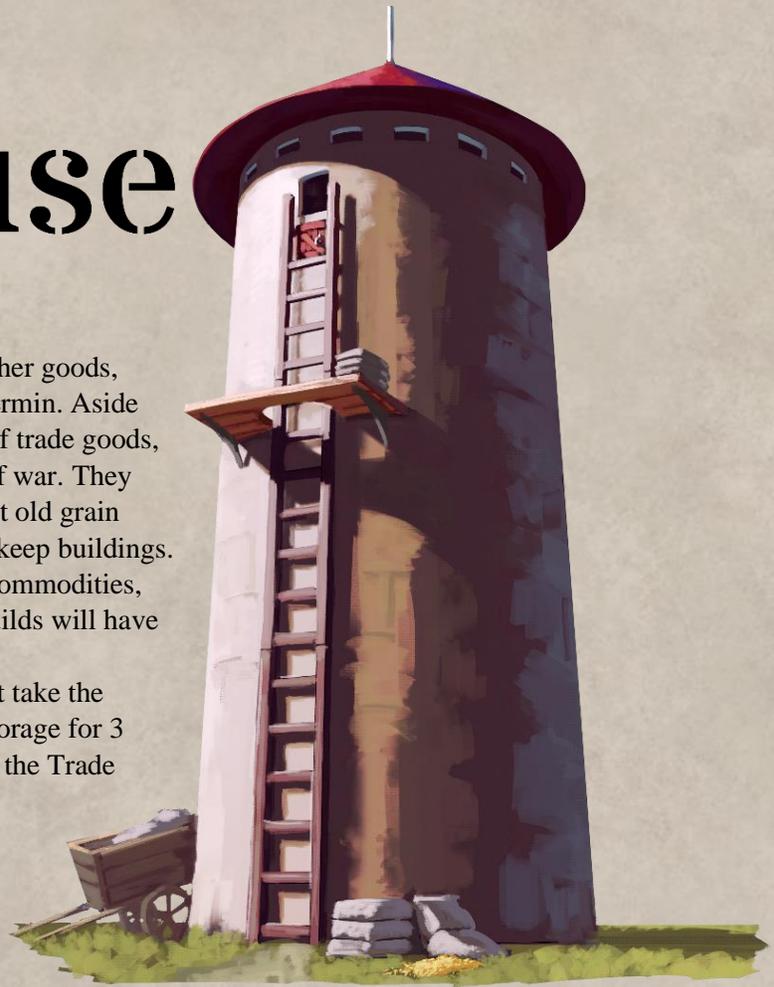
Level III
1d20

- 13 Recent inclement weather damaged the stable and: d4: 1 - it must be repaired (20 SP); 2 - it must be repaired (20 SP/Mo for 3 Months); 3 - 3d12 animals died; 4 - it must be completely rebuilt
- 14 3d12 animals are missing after they: d4: 1 - were stolen by bandits; 2 - were sacrificed by cultists; 3 - fled after a small fire started; 4 - escaped when a stableboy left a door open
- 15 The stable lost business when the rumor began that they: d4: 1 - abuse the animals; 2 - believe in something taboo; 3 - are sympathetic to a reviled cult; 4 - dramatically overcharge customers
- 16 A secret chamber in the stable leads to a/an: d4: 1 - outlaw's hideout; 2 - bandit leader's chamber (-1 Bandit Hideout); 3 - nest of monsters responsible for dead steeds; 4 - cavern containing silver veins
- 17 A duplicate of every creature appears: d4: 1 - after a drunken wizard practiced a new spell; 2 - and they are doppelgangers; 3 - and it is a trick by a charlatan; 4 - the result of a mischievous fey creature
- 18 Word is spreading about a steed at the stable that can: d4: 1 - talk and tells self-deprecating jokes; 2 - teleport; 3 - answer any riddle; 4 - heal the worthy of curses
- 19 The stable now sells armor for steeds: d4: 1 - at a 20% discount; 2 - that provides extra protection; 3 - that is a coveted trade good (+1 Trade); 4 - exclusively for the protection of the settlement (+1 Defense)
- 20 A stableman has bred a new type of steed that is a cross between (roll twice): d10: 1 - horse; 2 - dire wolf; 3 - jaguar; 4 - giant eagle; 5 - tiger; 6 - skeleton; 7 - elephant; 8 - grizzle bear; 9 - owlbear; 10 - drake

Storehouse

Storehouses safely store food products and other goods, protecting them from would-be thieves and hungry vermin. Aside from preserving food and increasing the availability of trade goods, storehouses also maintain a buffer of food for times of war. They require a minimal amount of maintenance to rotate out old grain and to refill with new grain but otherwise, are low-upkeep buildings. Trade Depots, which can sometimes house valuable commodities, can be targets of criminal organizations. Merchant Guilds will have details about opportunities for adventurers.

To store food in the store house, the GM must take the Food Storage action. The Granary has enough food storage for 3 months, the Storehouse has enough for 6 months, and the Trade Depot can hold food storage to last for 12 months,



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Town Hall I	25/1 Mo/Wood	-2 SP/Mo	New Settlement Action: Food Storage
	The Granary is a silo built to store grain when there's a surplus, to protect it from vermin and the elements, so that it's available in times of war, famine, and disruptions to the food system.			
II	Town Hall II, Storehouse I	50/2 Mo/Wood + Stone	-5 SP/Mo	+1 Trade, Increased Food Storage
	The Storehouse expands the amount of food that can be stored as insurance against hard times and also includes a warehouse where merchant can safely lock up trade goods. In addition to the cost of grain stores, the monthly maintenance cost helps employ a small number of guards to protect stored goods from theft and sabotage.			
III	Town Hall III, Storehouse II	150/4 Mo/Wood + Stone + Metal	-20 SP/Mo	2x Trade from Docks and Roads, Increased Food Storage
	The Trade Depot builds a massive trade hub in which dozens or even hundreds of merchants can store their goods. Additionally, grain silos are built in strategic locations throughout the city to ensure food when it's scarce. Workers can sometimes train residents in pottery, basketmaking, and food preservation.			

Roll

Storehouse Events

Level I 1d6	1	A worker was caught selling stored goods: d4: 1 - weapons and armor (-1 Defense); 2 - building materials (-20 SP); 3 - precious stones and mundane jewelry; 4 - iron ore (-1 Metal Abundance for 1 Month)
	2	The storehouse is seeking help to deal with an infestation of: d4: 1 - giant rats; 2 - regular rats; 3 - swarms of poisonous snakes; 4 - giant crabs; 5 - mimics; 6 - vampires
	3	While patrolling the warehouse one night, a guard saw a wooden crate: d4: 1 - leaking and stinking of death; 2 - swarming with giant rats; 3 - making strange sounds; 4 - addressed to someone now deceased
	4	A partial collapse of the foundation revealed a/an: d4: 1 - medium-level monster lair; 2 - bandit hideout (-1 Bandit Hideout Level); 3 - entrance to an ancient ruin; 4 - chamber of a forgotten dwarven mine
	5	Miraculously, there was no damage after the basement flooded but workers found a/an: d4: 1 - entrance to a cave; 2 - unmarked crate filled with adventuring gear; 3 - runaway child; 4 - sign of cult activity
	6	The settlement received a tribute from another town seeking good will: d4: 1 - grain and sugar (Free Hunting Action); 2 - salt fish (Free Fishing Action); 3-4 - silver ingots (+100 SP)
Level II 1d12	7	A fire broke out: d4: 1 - in the granary and starvation becomes a possibility (-1 Morale); 2 - and the warehouse is damaged (-100 SP); 3 - and lot of storage was lost (-1 Trade); 4 - but it was put out
	8	A storehouse worker drunkenly claimed they are holding goods from a customer in disguise, a/an: d4: 1 - shapeshifter; 2 - local celebrity in disguise; 3 - follower of an ancient dragon; 4 - wealthy lycantrope
	9	People are talking after a worker died in the storehouse: d4: 1 - from natural causes; 2 - when a crane rope snapped; 3 - after a crate exploded; 4 - at the hands of another worker
	10	While moving a crate that broke open, a worker was surprised to find: d4: 1 - a dead body; 2 - several owlbear cubs; 3 - an infamous cursed magic item; 4 - a filthy child who seems incapable of speech
	11	While patrolling the warehouse one night, a guard: d4: 1 - apprehended someone attempting to break in (-1 Crime); 2 - failed to stop a theft; 3 - saw someone intoxicated and lost; 4 - found a missing person
	12	Several crates, belonging to a dead resident, contain: d4: 1 - valuable trade goods (+1 Trade); 2 - building materials (+100 SP); 3 - adventuring gear and 1d4 magic items; 4 - information about the BBEG
Level III 1d20	13	There's been a heist! Dozens of crates were stolen (-1 Trade) and the evidence suggests it was: d4: 1 - the BBEG; 2 - bandits (+1 Bandit Hideout); 3 - a thieves guild; 4 - an enemy settlement
	14	The storehouse needs repairs (25 SP/Mo for 3 Months) after a: d4: 1 - dragon attacked and stole a chest of gold; 2 - lantern shattered; 3 - crate exploded; 4 - few guards fought off an attempted bandit heist
	15	Despite taking a bribe, a worker has been talking about a crate containing: d4: 1 - illegal goods; 2 - fake gems; 3 - embarrassing consumer goods belonging to a member of the court; 4 - a magic items
	16	Warehouse workers are constantly startled by a crate that: d4: 1 - cracks like thunder at noon; 2 - snarls when they walk by; 3 - emits blinding light during storms; 4 - crackles with electricity when touched
	17	There is a crate in the warehouse that is addressed to the settlement leader and is from: d4: 1 - the BBEG; 2 - an enemy settlement; 3 - a rival settlement; 4 - a friendly settlement
	18	A loose-lipped worker has been telling people at the tavern that several crates at the warehouse belong to: d4: 1 - a crazy old hermit; 2 - the BBEG; 3 - a suspected necromancer; 4 - an enemy of the players
	19	A worker is a hero after: d4: 1 - finding evidence that took down a crime ring (-1 Crime); 2 - saving a child from certain death (+1 Morale); 3 - saving food stores from vermin; 4 - subduing a would-be murderer
	20	A bounty of taxable goods have come in: d4: 1 - consumer goods (+10 SP This Month); 2 - dry goods (+25 SP This Month); 3 - cloth and silk (+100 SP This Month); 4 - spices (+25 SP/Mo)

Tavern

The focal point and community center for any town, the Tavern is often the first place an adventuring party will explore. In addition to selling food and drinks and offering a venue for adventurers to learn local gossip, taverns also host a “Quest Board” where residents will post information for odd jobs adventurers may take on to earn some extra goal. To create the feeling of an organic quest board, the quests that the players haven’t focused on should disappear after a month or two with the assumption that a rival adventuring party completed it.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water, Workshop I	25/1 Mo/Wood	-	+1 Morale
	The Alehouse includes a fireplace, several tables and benches. Frequented by locals and the occasional traveler. Sells one or two ales of varying quality depending on the skill of the owner. Offers bread and soup for dinner. Tavern also maintains a "quest board" where locals post low-level jobs they need help with.			
II	Sufficient Food and Water, Workshop I, Tavern I	50/2 Mo/Wood	-	+1 Morale
	The Tavern adds a private lounge area and a large basement. Many travelers throughout the region come to relax and rest. Sells a variety of cask ales and wins from several local brewers and vineyards. Kitchen makes high end food for lunch and dinner. The tavern's "quest board" attracts higher paying jobs from guilds and local noblemen.			
III	Sufficient Food and Water, Workshop II, Tavern II	100/3 Mo/Wood + Stone	-	+1 Morale
	The Grand Tavern features beautifully crafted furnishings. People from all across the land travel to visit this renowned establishment. Sells the finest ale, wine, and liquor that money can buy, even the occasional magical elixir. The kitchen sets the culinary trends that are copied throughout the realm. The tavern's "quest board" features high-end contracts from aristocrats, guild leaders, and wealthy merchants.			

Roll

Tavern Events

Level I
1d8

- 1 A local whose significant other recently died went to the tavern drunk and:
d4: 1-2 - picked a fight; 3 - found a new lover; 4 - posted for an adventurer to get revenge
- 2 1d4 residents died from poisoning connected to the tavern. The cause is:
d4: 1 - an accident in brewing; 1d4 - low-level enemies of town; 4 - a chaotic evil resident
- 3 The tavern's cellar wall collapsed and the owner is looking for an adventurer to investigate a/an:
d4: 1 - giant insect hive; 2 - ancient tomb; 3 - thieves' hideout; 4 - alchemist's workshop
- 4 A flirtatious new character has been spending time at the tavern. He/she/they are:
d4: 1 - a spy for the BBEG; 2 - romantically interested in a PC; 3 - an entrepreneur; 4 - an adventurer
- 5 A high-stakes gambling dice game has started in the tavern every night. One of the gamblers is:
d4: 1 - obviously cheating; 2 - accumulating a fortune; 3 - on the run from a bounty; 4 - cheating well
- 6 A visitor who arrived a from a neighboring settlement has been in the tavern and is looking to:
d4: 1 - sell wares; 2 - establish trade; 3 - make allies; 4 - hire adventurers to rescue family
- 7 A fire has closed the tavern for a month and requires 25% base SP to reopen. It was caused by:
d4: 1 - chimney fire; 2 - chaotic evil resident; 3 - barfight that broke lantern; 4 - rival business
- 8 The tavern owner is considering selling the building for:
d4: 1- 75% of its value; 2-3 - 100% of its value; 4 - 125% of its value

Level II
1d12

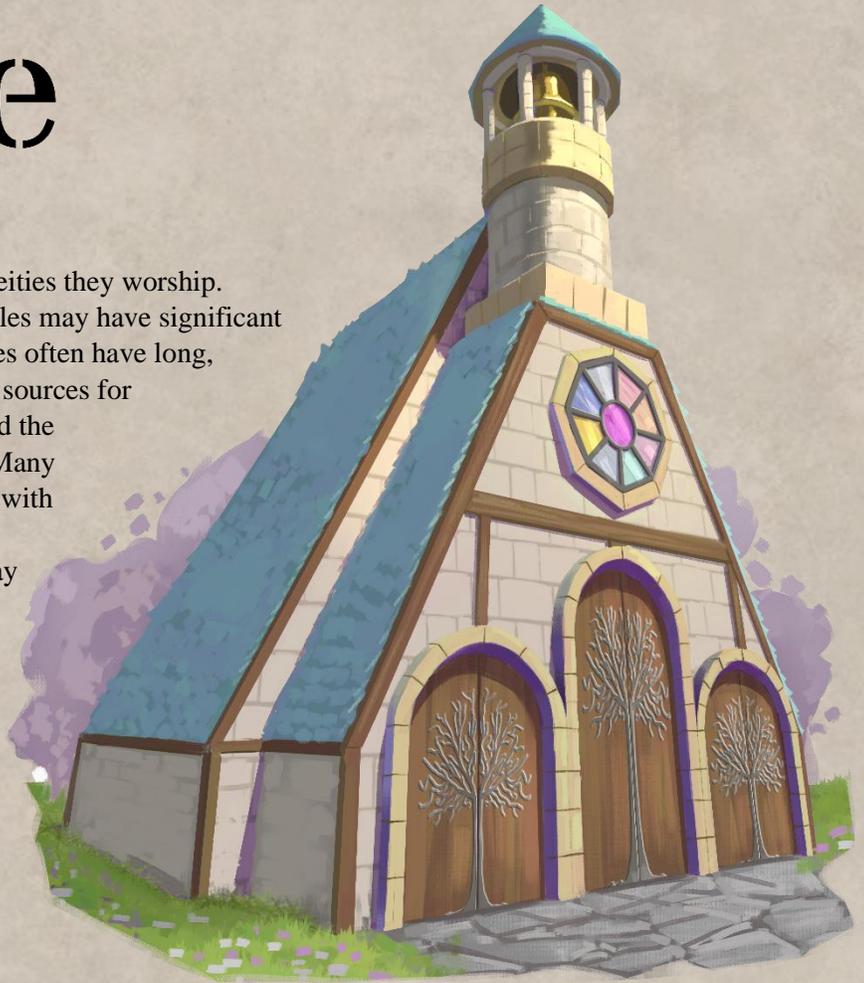
- 9 Someone in the tavern is in disguise to learn more about the town.
d4: 1 - A medium-level enemy; 2 - a dragon; 3 - evil sorcerer; 4 - spy from rival settlement
- 10 Another adventuring party has arrived at the tavern. Their disposition to the party is:
d4: 1 - antagonistic; 2 - competitive rival; 3 - friendly; 4 - seeking help
- 11 Something valuable has been stolen from the tavern and the owner is seeking help. The item is:
d4: 1 - a sentimental family portrait; 2 - 500 GP; 3 - a gemstone; 4 - a rare magic item
- 12 A merchant arrived at the tavern and claims to have a magical item for sale.
d4: 1 - item is fake; 2 - 1d8 uncommon magic items; 3 - rare weapon; 4 - stolen magic item

Level III
1d20

- 13 A recent drunken brawl has left one resident dead. Many residents are demanding the leader:
d4: 1 - execute the guilty party; 2 - prohibit alcohol; 3 - close the tavern; 4 - banish the owner
- 14 A grumpy and reclusive customer has been sitting in the corner of the tavern all day. He/she/they are a:
d4: 1 - henchman of the BBEG; 2 - merchant; 3 - guild member; 4 - rival settlement leader
- 15 A merchant has been conducting interviews, looking for a party to escort him far away and is offering a:
d4: 1-2 - large sum of gold; 3 - rare magical item; 4 - deed to a ruined castle
- 16 The tavern has been enjoying record sales and raucous celebrations all day and night. This is caused by:
d4: 1 - succubus/incubus; 2 - dragon; 3 - chaotic deity; 4 - genuine delight (extra +1 Morale this month)
- 17 The tavern is preparing for a raucous party this month to celebrate a:
d4: 1 - farmer's birthday; 2 - captain's promotion; 3 - retired adventurer; 4 - nobleman's achievements
- 18 The tavern has come into some ancient wine that lasts for one month and when consumed, grants:
d4: 1 - some health; 2 - full health; 3 - a new ability* for 2d4 days; 4 - a new permanent ability*
- 19 Residents are upset because for a few nights per week, the tavern has been closed for private events by a:
d4: 1 - wealthy merchant; 2 - guild leader; 3 - foreign diplomat; 4 - nobleman
- 20 Business has been so good that for the whole month, the owner is buying every customer a/an:
d4: 1-2 - mug of ale; 3 - glass of wine; 4 - unlimited ale

Temple

Temples connect residents to the deities they worship. Depending on your campaign setting, temples may have significant work for adventurers and believers. Temples often have long, institutional memories and can be valuable sources for information on local ruins, crypts, cults, and the whereabouts of fables artifacts and relics. Many temples also provide healing and blessings with tangible effects that can provide needed help to adventures in the area. A temple may worship a single deity or an entire pantheon. Typically, a settlement will have numerous temples as the community expands, each temple typically serving a single deity.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Sufficient Food and Water, Workshop I	25/1 Mo/Wood + Stone	-	+1 Morale
	The Shrine offers worshippers a permanent place to honor their chosen deity or pantheon. The Shrine may entail a statue or other symbol of the deity and space for followers to gather and pray - though that space need not be in a building or even protected from the elements.			
II	Sufficient Food and Water, Workshop I, Temple I	50/2 Mo/Wood + Stone	-	+1 Morale, Housing for 10
	The Sanctuary upgrades the Shrine to include a permanent building with pews, an altar, and living quarters for a priest and several acolytes. There may also be a basement where deceased faithful may receive pre-burial blessings before funeral services begin.			
III	Sufficient Food and Water, Workshop II, Temple II	100/3 Mo/Wood + Stone	-	+1 Morale, Housing for 20
	The Temple, built with iconic stone architecture and meant to last through the ages, is an inspiration in itself. The Temple is staffed by priests, prophets, seers, and acolytes, is fully equipped to host a variety of religious services. It boasts statues, murals and other honorary works of art. Knowledgeable staff can usually offer training to residents in religion, history, and a variety of languages.			

Roll

Temple Events

Level I
1d6

- 1 The temple has earned the ire of the deity resulting in: d4: 1 - a general feeling of malaise (-1 Morale); 2 - an attack by low-level monsters; 3 - bad luck for all residents; 4 - famine (-1% Population Growth)
- 2 Some fear the patron deity has forsaken the temple after: d4: 1 - 1d4 acolytes died; 2 - it was damaged by fire; 3 - a mutilated animal was found inside; 4 - the deity's presence has not been felt in some time
- 3 The temple has recently taken in a new acolyte who: d4: 1 - is a traumatized refugee from a faraway land; 2 - is a talented bard; 3 - was once a bandit; 4 - was an orphan who knows many secrets
- 4 The temple priest is seeking a group of adventurers to recover from a distant ruin an ancient holy artifact - a/an: d4: 1 - ancient tome; 2 - holy scepter; 3 - engraved offering bowl; 4 - golden statuette
- 5 Overnight, a statue in the temple: d4: 1 - came to life as a person with no memories; 2 - began weeping blood; 3 - was desecrated by a rival faith; 4 - transformed into a fountain that pours honeyed milk
- 6 A priest is retiring and is offering to train people in: d6: 1 - religion; 2 - history; 3 - a rare language; 4 - basic cleric spells; 5 - potion making; 6 - fighting undead

Level II
1d12

- 7 Cultists have set up a secret base beneath the temple and they: d4: 1 - are plotting an attack on the town; 2 - have kidnapped 2d4 residents; 3 - are gaining traction (+1 Crime); 4 - killed a prominent NPC
- 8 The temple was recently gifted a golden egg. The priest believes it's treasure though some believe it contains a: d4: 1 - phoenix; 2 - griffon; 3 - unicorn; 4 - dragon
- 9 After a strange meteorological event, a priest predicts: d4: 1 - a year of misery for the settlement (-1 Morale); 2 - the death of a hero; 3 - a bountiful harvest; 4 - great fortune in the year to come (+1 Morale)
- 10 After a prolonged decline in followers, the temple is now offering: d4: 1 - free healing; 2 - free wine during worship; 3 - the worship of a different deity; 4 - magical aid for a fee
- 11 The temple is preparing a festival (Free Festival Action) that will feature: d4: 1 - ceremonial bonfire; 2 - communal feast; 3 - airing of grievances; 4 - day of fasting followed by night of celebration
- 12 The Temple performed a miracle (+1 Morale): d4: 1 - bringing 1d4 people back to life; 2 - opening a portal with another temple; 3 - healing the ailments of many residents; 4 - turning iron into gold

Level III
1d20

- 13 During a recent funeral service: d4: 1 - a PC was accused of murder; 2 - a grieving loved-one swore vengeance; 3 - the deceased rose as an undead and attacked; 4 - bandits robbed the mourners (+1 Crime)
- 14 The temple's basement level has been sealed off: d4: 1-2 - after the dead began coming back to life as zombies; 3 - after a specter attacked an acolyte; 4 - from the other side - screams can be heard beyond
- 15 Due to a supply shortage, the temple lacks what it needs to: d4: 1 - cast healing spells; 2 - make healing potions; make holy water; 3 - create scrolls and text; 4 - cast resurrection spells
- 16 A schism has occurred within the temple causing: d4: 1 - a dangerous cult to gain new followers; 2 - the prospect of a holy war; 3 - bitter division among the population (-1 Morale); 4 - a change in temple
- 17 There is a locked room in the temple that some say contains: d4: 1 - the sacred bones of a saint; 2 - a paladin's magic weapon ; 3 - a magic goblet; 4 - a sealed chest imprisoning an unspeakable evil
- 18 A priest claims the deity needs righteous adventurers to: d4: 1 - retrieve a lost relic; 2 - slay a godless foe; 3 - rescue a kidnapped faithful; 4 - found a new temple in a distant land
- 19 Many swear that after an appropriate offering at the temple, the patron deity grants: d4: 1 - health (+1d8 HP for 1d4 days); harmony (-1 Crime); inner peace (+1 Morale); fertility (+1% population growth)
- 20 The temple has been blessed by its deity and patrons are: d4: 1 - inexplicably happy (+2 Morale); 2 - blessed with fertility (+1% population growth); 3 - lucky in business (+1 Trade); 4 - blessed with health

Theater

Theaters can host all manner of entertainment, from scripted dramas and comedies, live musical performances, jugglers, and mimes, and other performers. Bards and entertainers seeking some side money can often find it here. Their payment will be based on the size of the town, how famous the performer is, and how good of a performance they give. In general, performers can expect to be paid per performance .1-1 SP by stages, .5-2 SP by theaters, and 1-10 SP by stadiums.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Market I	25/1 Mo/Wood + Stone	-	+1 Morale, +5 SP/Mo
	The Stage consists of a raised platform - usually in an open field or town green - upon which entertainers can perform for audiences. Jugglers, bards, and actors may perform independently or as part of an organized troupe.			
II	Theater I	50/2 Mo/Wood + Stone	-	+1 Morale, +20 SP/Mo
	The Theater expands into an actual building so that shows can go on regardless of inclement weather. The Theater includes guest seating, storage for props and costumes, and a concessions area where guest can purchase light fare and drink.			
III	Theater II	100/3 Mo/Wood + Stone	-	+1 Morale, +50 SP/Mo
	The Stadium is a remarkable engineering feat capable of hosting thousands of audience members. Specifically designed to create optimum acoustics, performers from across the world will travel to perform to this apex establishment for sold-out audiences. The Stadium is a cultural icon and add gravitas to the settlement as a whole.			

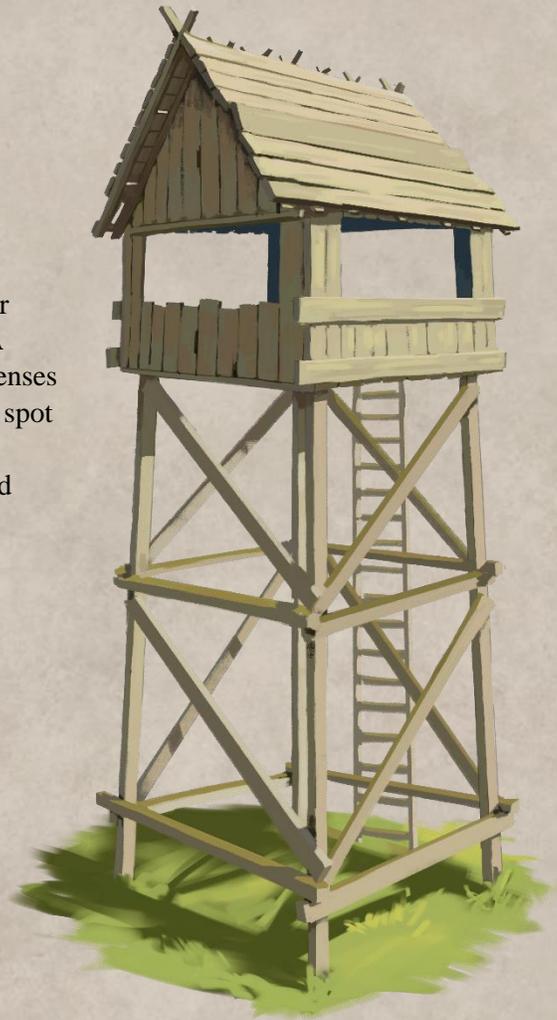
Roll

Theater Events

Level I 1d6	1	Many people are complaining about the theater (-1 Morale) over: d4: 1 - increased ticket prices; 2 - overcrowding in the audience; 3 - poor quality concessions; 4 - poorly-written plays
	2	A performer was seriously injured when: d4: 1 - another performer mistakenly thought they were using a blunted weapon; 2 - a set piece collapsed; 3 - a lantern was dropped; 4 - someone fell off the stage
	3	One of the company's actors/actresses is widely seen as: d4: 1 - an angry drunk; 2 - having a severe gambling problem; 3 - being exceptionally attractive; 4 - an incredible talent
	4	The newest play making its rounds is: d6: 1 - widely panned; 2 - state propaganda; 3 - scandalous and bawdy; 4 - critical of the the settlement government; 5 - heavy on pyrotechnics; 6 - widely loved
	5	A popular new play, with sold-out performances, is a: d4: 1 - historical drama; 2 - tragic romance; 3 - raunchy comedy; 4 - children's musical
	6	The theater has begun giving back by: d4: 1 - giving free tickets to soldiers (+1 Defense); 2 - putting on shows for prisoners (-1 Crime); 3 - hosting weekly soup kitchens (+1 Morale); 4 - getting kids involved
Level II 1d12	7	The theater has no shows for the upcoming month due to: d4: 1 - a strike by support workers; 2 - the playwright's writer's block; 3 - needed repairs (-10 SP); 4 - a lead actor quitting over creative differences
	8	People are talking about a contentious new play that: d4: 1 - criticizes the settlement leadership; 2 - deals with social issues; 3 - makes an enemy settlement sympathetic; 4 - the temple wants banned
	9	A play has drawn attention for its elaborate set pieces which include: d4: 1 - trained beasts; 2 - dazzling pyrotechnics; 3 - an actual warship; 4 - a floating castle suspended beneath a hot air balloon
	10	A music competition will be held and: d4: 1 - there's a rise in drunken brawls (+1 Crime); 2 - the theater will sponsor the winner; 3 - a new genre of music is born; 4 - everyone is excited (Free Festival Action)
	11	A play has captivated the settlement and drawn interest in its setting in: d6: 1 - the fey; 2 - the underdark; 3 - a floating island; 4 - an alternate dimension; 5 - a devastated wasteland; 6 - a hellscape
	12	The theater's grown more popular: d4: 1 - with other theaters performing their plays in other settlements; 2 - increasing tax revenue (+15SP/Mo); 3-4 - entertaining the masses (+1 Morale)
Level III 1d20	13	A biography caused a scandal after a: d4: 1 - member of court claimed slander; 2 - group said they were portrayed unfairly; 3 - writer accused them of plagiarizing; 4 - critic said it was wildly inaccurate
	14	A popular performer died: d4: 1 - after years of chronic health issues; 2 - when a late-night robbery turned deadly; 3 - after they were the target of an assassination; 4 - under mysterious circumstances
	15	A strange performing troupe has arrived: d4: 1 - from an unknown kingdom; 2 - from a rival settlement; 3 - from an enemy settlement; 4 - at the behest of the BBEG
	16	A wealthy resident becomes a patron and: d4: 1 - insists on pre-screening and censoring plays; 2 - gets a famous actor to join; 3 - donates money for new costumes and set pieces; 4 - fills the seats (+5 SP/Mo)
	17	A new performance group is all the rage: d4: 1 - jugglers; 2 - improvisational comedians; 3 - political satirists; 4 - stringed quartet; 5 - illusionists; 6 - escape artists; 7 - stage plays; 8 - opera
	18	With a coming music festival: d4: 1 - there's a weeklong party (Free Festival Action); 2 - people come far and wide (+10d20 Residents); 3 - the market thrives (+100 SP); 4 - trade agreements are revised (+1 Trade)
	19	Rumors spread after a: d4: 1 - wedding for two actors (Free Festival Action); 2 - brawl between hecklers and an actor; 3 - performer passed out drunk mid-show; 4 - trained bear killed an actor
	20	Residents are proud (+1 Morale) of the theater after: d4: 1 - an actor won an award; 2 - nobility come from across the land to see a new play; 3 - a famous playwright joins; 4 - they donated profits to the poor

Tower

Watchtowers allow defenders to spot enemies from far away and give defenders additional range with their attacks. A sturdy watchtower and a palisade wall are the cornerstone defenses of just about any village. Towers also allow vigilant guards to spot all manner of curiosities from a distance. Every settlement is different but guards typically keep watch in towers in pairs and rotate out every eight hours.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	-	10/1 Mo/Wood	-	+1 Defense
	A Wooden Watchtower is a great way to let defenders get a bird's eye view of the surrounding area and to offer defenders a small amount of protection from attackers.			
II	Tower I, Workshop I	100/3 Mo/Wood + Stone	-	+3 Defense
	The Stone Tower is a formidable defensive structure that offers good protection to defenders. Made of sturdy mortared stone and topped with crenellations, defenders have a decent chance of repelling even determined attackers.			
III	Tower II, Workshop II	200/6 Mo/Wood + Stone + Metal	-	+10 Defense
	The Fortified Tower offers maximum protection to defenders. With internal defensive positions, arrow slits with overlapping fields of fires, and built-in armories, Fortified Towers are a nightmare for siege attackers and are best avoided all together.			

Roll

Tower Events

Level I
1d6

- 1 An enemy spy fled town and: d4: 1 - they were wounded and left a bloody trail; 2 - important documents are missing; 3 - an advisor to the settlement leader was murdered; 4 - a hefty bounty is offered
- 2 Scouts on the tower recently spotted in the distance what they believe to be a: d4: 1 - rabid grizzly bear; 2 - starving owlbear; 3 - pack of dire wolves; 4 - tyrannosaurus rex
- 3 A night guard has reported: d4: 1 - a tower that appears at midnight; 2 - the forest coming alive on the full moon; 3 - sounds of a festival in the hills whenever the fog rises; 4 - strange light in the river at night
- 4 During the night, a tower guard: d4: 1 - was murdered (+1 Crime); 2 - fell asleep and was fired; 3 - spotted torches moving through the forest; 4 - saw a burglary and apprehended the criminal (-1 Crime)
- 5 A large dust cloud was spotted in the distance; the result of: d4: 1 - a distant dust storm; 2 - an erupting volcano; 3 - several air elementals; 4 - a bloody battle between two armies of low-level monsters
- 6 Scouts on the tower spotted: d4: 1-2 - migrating beasts (Hunt Action costs 2 SP this month); 3 - a meteor shower seen to be a good omen (+1 Morale); 4 - A bandit attack they were able to thwart (-1 Crime)

Level II
1d12

- 7 Guards on the tower have seen signs of an impending attack by: d4: 1 - an army of low-level monsters; 2 - many medium level monsters, 3 - a high-level monster; 4 - a dragon
- 8 3d8 refugees arrived, fleeing a nearby settlement that has been ravaged by: d6: 1 - war; 2 - famine; 3 - drought; 4 - a dragon; 5 - an army of low-level monsters; 6 - an army of medium-level monsters
- 9 The morning guard spotted an ominous sign: d4: 1 - dozens of crows circling in the distance; 2 - a blood red sunrise; 3 - a lunar eclipse; 4 - hundreds of bird migrating the wrong way
- 10 Medium-level monsters attacked and: d4: 1 - 3d8 residents died (-1 Morale); 2 - many supply caravans were attacked (-1 Trade); 3 - a scout spotted their lair; 4 - the captain led a heroic defense (+1 Morale)
- 11 Guards spotted military scouts from a rival settlement who: d4: 1 - eluded capture (-1 Defense); 2 - were captured and await trial; 3 - are camped nearby; 4 - were caught with military intelligence (+1 Defense)
- 12 An engineer has a plan to improve town defenses (+1 Defense) with: d4: 1 - sturdier crenellations (10 SP); 2 - mounted catapults (20 SP); 3 - new arrow slits (30 SP); 4 - rapid-fire ballistas (200 SP and +1 Defense)

Level III
1d20

- 13 Scouts have seen a dangerous threat in the distance several times over the past month, a: d4: 1 - tribe of giants; 2 - mating pair of hydras; 3 - large red dragon; 4 - giant worm
- 14 2d6 guards died over the past month after being attacked by: d4: 1 - harpies; 2 - undead giant eagles; 3 - wyverns; 4 - a dragon
- 15 An army from a neutral settlement is marching nearby and: d4: 1 - monsters are driven toward the settlement; 2 - the settlement is under threat; 3 - the commander is seeks aid; 4 - are preparing for war
- 16 On a stormy night, a guard: d4: 1 - saw giants meet in a field; 2 - saw strange lights in the hills outside of town; 3 - heard a high pitch sound from the mountains; 4 - felt a rumbling not caused by lightning
- 17 Strange weather patterns suggest: d4: 1 - the eruption of a distant volcano; 2 - the abrupt end of a season; 3 - a massive and slow-moving approaching storm; 4 - a new dragon has set up a nearby lair
- 18 The area around town has been eerily quiet, the result of a: d4: 1 - massive approaching storm; 2 - new predator; 3 - a powerful evil spellcaster; 4 - a mass migration
- 19 Scouts on the tower spotted an enemy army in the distance: d4: 1 - preparing for a siege; 2 - marching toward an ally; 3 - suffering from disease; 4 - routing from a decisive defeat
- 20 A scroll drops from the sky containing a: d4: 1 - missive about the future; 2 - prophecy from the gods; 3 - map to a distant lost artifact; 4 - powerful spell with an unknown effect

Town Hall

The seat of political power for any settlement, Town Halls are essential for managing the day-to-day affairs of town. Governments can take a variety of forms – and town halls will reflect this – but regardless of who leads, they do it within this building. When making your town, make sure to have a clear idea of what kind of government your town has, how leaders are chosen or appointed, and what role – if any – residents have in the process. For settlements where players will take an active role in governing, it's recommended that they receive guidance from a small council who can represent multiple sides of an issue. Town Halls frequently utilize help from trusted adventurers who can help with issues that is beyond the scope of the town guard and the military. Typically, settlement leadership will only work with adventurers they know or who come recommended from trusted advisors. Adventurers who help towns in an official capacity, often receive titles from the settlement leader to reflect their authority within the settlement.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	At Least 250 Residents	25/2 Mo/Wood + Stone	-5 SP/Mo	Unlocks New Buildings, Housing for 25
	The Small Hall creates a convenient place for residents to gather and discuss matters of the settlement - either publicly or with residents hand-picked by the settlement leader. The hall features a long hall with a dozen tables, bench seats, several hearths, and a place of honor for nobles.			
II	At Least 1,000 Residents, Workshop I, Town Hall I	150/6 Mo/Wood + Stone	-10 SP/Mo	Unlocks New Buildings, Housing for 100
	The Long Hall expands to accommodate a larger population. The Hall grows to shelter several hundred with more seating, hearths, and an attached kitchen and larder to feed large gatherings. The Great Hall employs dozens of servants, cooks, maids, and steward to manage it all.			
III	At Least 5,000 Residents, Workshop II, Town Hall II	300/12 Mo/Wood + Stone + Metal	-25 SP/Mo	Unlocks New Buildings, Housing for 500
	The Palace provides all of the necessities for governmental administration with maximum decadence. Sporting fountains, statues of settlement heroes, numerous gardens, and vaulted ceilings, the Palace is sure to be the envy of settlement leaders everywhere.			

Roll

Town Hall Events

Level I
1d6

- 1 An enemy army (2d8 Days Away) marches toward the settlement planning to lay siege. Compared to the settlement's forces, the army is: d4: 1 - much weaker; 2-3 - an even match; 4 - much stronger
- 2 A town hall meeting became unruly, ending in: d4: 1 - a heated shouting match; 2 - a fistfight with several injuries; 3 - the guards making several arrests (-1 Morale); 4 - property damage (-25 SP)
- 3 In court, a number of residents call for a new or upgraded: d10: 1 - brewery; 2 - brothel; 3 - tavern; 4 - orphanage; 5 - academy; 6 - prison; 7 theater; 8 - arena; 9 apothecary; 10 - outpost
- 4 There's a growing call for residents to have a larger role in government in the form of: d4: 1 - public forums; 2 - public approval of spending; 3 - elected representatives; 4 - elected leader
- 5 Combining their resources and talents; residents have worked together to make a: d4: 1 - communal garden; 2 - children's park; 3 - gazebo in the town green; 4 - memorial for a celebrated hero
- 6 Residents appreciate (+1 Morale) the settlement leadership after: d4: 1 - smallhall staff got bonuses; 2 - a resident in trouble was helped; 3 - a successful public forum; 4 - residents approve of new buildings

Level II
1d12

- 7 After a recent crime (+1 Crime), residents are pushing for a divisive new law: d4: 1 prohibition of alcohol; 2 - weapons ban within settlement limits; 3 - curfew after dark; 4 - no meetings in private homes
- 8 A settlement advisor caused a scandal after: d4: becoming embarrassingly intoxicated; 2 - divulging a settlement secret; 3 - failing health affected their work; 4 - a conflict of interest came to light
- 9 Most believe a visiting diplomat from a rival settlement: d4: 1 - genuinely wants to improve relations; 2 - has an ulterior motive; 3 - is sleeping with a popular NPC; 4 - intends to betray the settlement
- 10 Rumors abound about the Great Hall after a: d4: 1 - servant vanished; 2 - cask of rare wine was stolen; 3 - symbol of the occult was discovered scrawled in the basement; 4 - guard was poisoned, his key stolen
- 11 Residents are advocating for a historic site to be recognized, a: d4: 1 - house where an infamous murder occurred; 2 - battlefield; 3 - square where a famous speech was given; 4 - temple
- 12 In exchange for political favor, a skilled resident offers to: d4: 1 - survey a nearby area (Free Scout Action); 2 - provide food stores (Free Hunt Action); 3 - catch an outlaw (-1 Crime); 4 - train militia (+1 Defense)

Level III
1d20

- 13 An opposition leader gains popularity (-1 Morale) and: d4: 1 - residents openly protest; 2 - people demand an election; 3 - violence erupts (1d4% Population Dies); 4 - rioters lay siege to the great hall
- 14 Rumors are spreading about a guest of the court whispered to: d4: 1 - be a lycanthrope; 2 - seek support in reclaiming an ancestral home; 3 - practice a reviled magic; 4 - be a member of a disgraced family
- 15 An adviser's loyalty is questioned after they: d4: 1 - support a controversial business; 2 - were found to have ties to a rival settlement; 3 - disparaged the settlement leader; 4 - are suspected in a heinous crime
- 16 Residents demand (+/- 1 Morale based on Settlement Leader Response) to: d4: 1 - hunt where they like; 2 - pay fewer taxes (+1 SP to all Build Costs); 3 - build a new temple; 4 - demolish a divisive building
- 17 A notable quarrel was brought before the court between a/an: (Roll Twice) d8: 1 - commoner; 2 - child; 3 - craftsman; 4 - merchant; 5 - noble; 6 - member of court; 7 - guard; 8 - adventurer
- 18 A quarrel was presented to the court involving: d8: 1 - property borders; 2 - hunting rights; 3 - dispute over a deed; 4 - adultery; 5 - stolen gems; 6 - a tavern brawl; 7 - an old debt; 8 - salvaged treasure
- 19 An advisor advocates for a settlement sponsored adventuring guild to: d4: 1 - fight crime; 2 - tame the dangerous wilderness; 3 - keep the roads safe for trade; 4 - fight the settlement's enemies
- 20 A diplomat from a distant settlement seeks to establish: d4: 1 - shared map information (Free Scout Action); 2 - trade rights (+1 Trade); 3 - a military alliance (+1 Defense); 4 - a cultural exchange (+1 Morale)

Trading Company

Trading Companies are the fantasy equivalent of international corporations. They orchestrate trade, facilitate diplomatic efforts to new trade deals and routes, and are always on the lookout for the next big opportunity. They respect gold first and foremost and all other considerations are a distant second.

With so much money flowing through trading companies and an inclination toward high risk, high reward opportunities, Trading Companies have work for enterprising adventurers – especially ones who don't ask too many questions



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Storehouse I	50/2 Mo/Wood + Stone	-	+1 Trade, Housing for 10
	The Merchant Guild provides benefits and services to merchant members. The building includes comfortable - if spartan - housing for traveling merchants, a secure storage area to keep trade goods, and may provide food and drink at low cost or for free.			
II	Trading Company I, Storehouse II	100/4 Mo/Wood + Stone + Metal	-	+3 Trade, Housing for 40
	The Trading Company expands its facilities as well as its influence. Providing more and better housing for merchants, the guild also has more space and added guards to protect merchant wares. The Trading Company has influence with the settlement government and may even have guild members in the court. The Trading Company negotiates contracts and even works to expand trade to new destinations,			
III	Trading Company II, Storehouse III	200/6 Mo/Wood + Stone + Metal	-	+5 Trade, Housing for 100
	The Import-Export Hub is an economic epicenter. Guild liasons travel far and wide to establish new trade routes, to write beneficial trade agreements, and to negotiate better deals wherever they can. The building itself offers food and housing to guild merchants, as well as business counseling, and training in persuasion, business acumen, insight, and a variety of languages.			

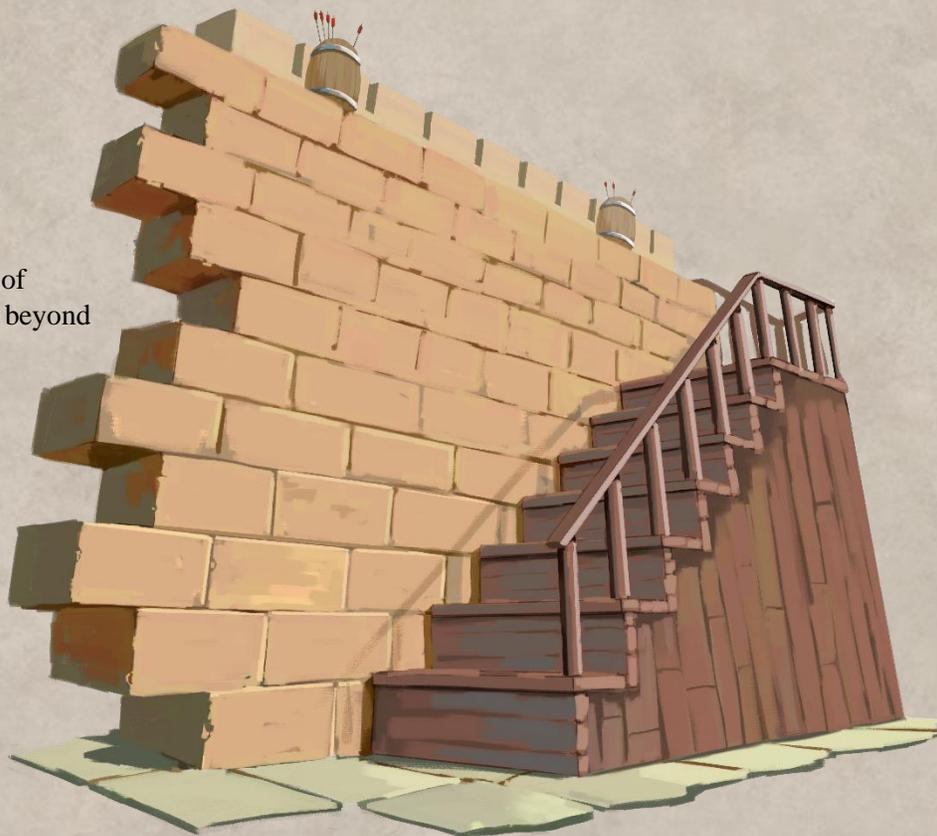
Roll

Trading Company Events

Level I 1d6	1	Inflation hits record highs (-1 Morale) and: d4: 1-2 - commoners struggle to buy food; 3 - merchant goods are 50% higher for 1d4 months; 4 - a merchant goes out of business (-1 Merchant Shop)
	2	A merchant is accused of undercutting prices unfairly through: d4: 1 - bribing wholesalers; 2 - acquiring counterfeit goods; 3 - grave robbery; 4 - conspiring with the thieves guild
	3	People are worried after a trade caravan that returned: d4: 1 - missing 1d8 guards; 2 - with a merchant sick from a strange parasite; 3 - with a cursed magic item; 4 - a month late with no explanation
	4	Merchants have reported that trade relations have improved (+1 Trade) with: 1 - an allied settlement; 2-3 - a neutral settlement; 4 - a rival settlement
	5	Merchants have heard rumors of an enclave of monastic monks who have abundant: d4: 1 - high-quality ale; 2 - uncommon magic potions; 3 - silvered weapons; 4 - trained exotic steeds
	6	The company has gotten attention for helping: d4: 1 - children (+1 Orphanage Level); 2 - repair homes for the poor (+1 Morale); 3 - provide cheap transportation; 4 - maintain roads (Road Maintenance Halved)
Level II 1d12	7	It's rumored that the guard is investigating the company for: d4: 1 - tax evasion (-50 SP); 2 - money laundering (+1 Crime); 3 - poor working conditions; 4 - discriminatory hiring practices
	8	A traveling merchant has reported the roadways are newly dangerous after several incidents involving: d4: 1 - bandits; 2 - low-level monsters; 3 - medium-level monsters; 4 - high level monsters
	9	The company is seeking help in finding a missing trade caravan. The lost caravan is suspected to be delayed due to: d4: 1 - bandits; 2 - a dragon; 3 - an enemy settlement; 4 - a rival merchant company
	10	Though no one's sure, people whisper the company struck a deal with: d6: 1 - bandits; 2 - an enemy settlement; 3 - low-level monsters; 4 - medium-level monsters; 5 - the BBEG; 6 - a dragon
	11	The company is offering gold for every killed: d6: 1 - bandit; 2 - pirate; 3 - low-level monster; 4 - thieves' guild member; 5 - medium-level monster; 6 - soldier from an enemy settlement; 7 - cultist
	12	A mercantile expedition returned and: d4: 1 - found a new settlement (Free Scout Action); 2 - were thwarted by bandits; 3 - found a new trade route (+1 Trade); 4 - secured favorable trade terms (+2 Trade)
Level III 1d20	13	Merchants have reported that trade relations have degraded (-1 Trade) with: d4: 1 - an allied settlement; 2-3 - a neutral settlement; 4 - a rival settlement
	14	Demand in the exportation of a trade good has led to shortages in: d10: 1 - alcohol; 2 - tobacco; 3 - potions; 4 - martial weapons; 5 - barrels; 6 - lamp oil; 7 - spices; 8 - sugar; 9 - dairy; 10 - leather
	15	It's rumored that high-level company members belong to: d4: 1 - a cult; 2 - an archaic religion; 3 - the thieves' guild; 4 - a temple to an evil deity; 5 - a league of pirates; 6 - a powerful smuggling cartel
	16	The company is mediating a dispute between (Roll Twice): d8: 1 - town leader; 2 - member of court; 3 - commoner; 4 - craftsman; 5 - merchant; 6 - sailor; 7 - farmer; 8 - adventurer
	17	An unexpected delivery arrives containing: d4: 1 - an enemy attack (10d10 Residents Die); 2 - healing supplies (Health Potions -50%/1 Mo); 3 - several casks of exotic ale; 4 - an invasive species
	18	Returning home, a trade envoy: d4: 1 - took a detour (Free Scout Action); 2 - discovered a dungeon; 3 - found an enemy stronghold; 4 - fought off bandits hired by a rival company
	19	A merchant, after a severe injury on the road, is recuperating and offering training in: d6: 1 - navigation; 2 - persuasion; 3 - insight; 4 - deception; 5 - proficiency in a new language; 6 - lip reading
	20	After a particularly lucrative month, the trade company pays additional taxes: d6: 1 - +10 SP; 2 - +25 SP; 3 - +50 SP; 4 - +100 SP; 5 - +250 SP; 6 - +100 SP/Mo

Wall

Walls are an essential defense of any settlement though upgrading them beyond a simple palisade fence can easily be prohibitively expensive. Settlements in more tamed area might get by without one but – perhaps more than any other building, walls are better to have and not need than to need and not have. Like towers, walls provide good elevation from which defenders can spot approaching people and monsters – and wary guards can spot other interesting things that could be worth investigating as well.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	-	40/2 Mo/Wood	-	+3 Defense
	The Palisade Wall features sharpened wooden poles banded together with cord with the blunt ends buried in the ground. Additional features may include the ground dug into a raised berm and ladders or platforms on the interior of the wall to allow defenders to fight off attackers with ranged attackers.			
II	Wall I, Workshop I	120/12 Mo/Wood + Stone	-	+10 Defense
	The Stone Wall offers great protection to the town, discouraging many would-be attackers with its size alone. Large rocks, mortared together, are invulnerable to many siege weapons though sappers, catapults, and magical attacks can still bring down a well-made Stone Wall. The tops of the wall are wide enough for defenders to fight atop and crenellations add some cover.			
III	Wall II, Workshop II	500/24 Mo/Wood + Stone + Metal	-	+30 Defense
	The Curtain Wall is the pinnacle achievement of settlement defenses. Dwarfing even giants themselves, Curtain Walls are honeycombed with defensive positions, arrow slits, and may even be topped by catapults and ballistas. Only the most ambitious field commanders would even consider attacking a settlement protected by a curtain wall.			

Roll

Hunting Camp Events

Level I 1d6	1	A band of enemies were seen in the distance: d4: 1 - low-level monsters; 2 - rogue mercenaries turned bandits; 3 - antagonistic adventurers; 4 - soldiers from an enemy settlement
	2	A fire breaks out and: d4: 1 - damages the wall (10 SP to Repair); 2 - 2d4 soldiers are injured; 3 - 2d4 soldiers are killed; 4 -
	3	Late at night, a guard on the wall heard: d4: 1 - a monstrous howling; 2 - inhuman high-pitched screaming; 3 - a baritone roar; 4 - thunder despite clear skies
	4	Late at night, a guard on the wall saw a: d4: 1 - beam of light that reached the sky; 2 - meteor that struck nearby; 3 - dark shape moving across the sky; 4 - shower of rainbow sparks that erupted in the woods
	5	It's common knowledge that one of the guards: d4: 1 - is involved in a forbidden romance; 2 - will turn a blind eye for a bribe; 3 - is a drunk and falls asleep on duty; 4 - has serious anger issues
	6	A retired adventurer joined the town guard and is: d4: 1 - climbing the ranks; 2 - well-liked by the other guards; 3 - knowledgeable of the local area; 4 - improving guard training (+1 Defense)
Level II 1d12	7	Medium-level monsters attacked the town and: d4: 1 - 3d8 residents died (-1 Morale); 2 - many caravans are missing (-1 Trade); 3 - a scout spotted their lair; 4 - the guard captain led a heroic defense (+1 Morale)
	8	A messenger bird landed arrived with a note from: d4: 1 - a captive wizard; 2 - a monastery under attack; 3 - an adventurer in another dimension; 4 - the desperate crew of a damaged ship adrift at sea
	9	The interior of the walls were painted by: d4: 1 - kids satirizing the town guard; 2 - residents protesting the leadership (-1 Morale); 3 - the temple to honor the gods; 4 - artists to beautify the town (+1 Morale)
	10	A guard spotted something recently fall from the sky, a/an: d4: 1 - wounded Pegasus; 2 - damaged airship; 3 - injured flock of hippogriffs; 4 - air balloon from a rival settlement spying on the town
	11	A guard atop the wall spotted something enter a nearby cave system but never came out: d4: 1 - a mage; 2 - a child; 3 - a lone adventurer; 4 - a merchant
	12	A sorcerer imbues the wall with defensive magic (+1 Defense): d4: 1 - protecting defenders with a shield; 2 - improving archer accuracy; 3 - making defenders invisible; 4 - creating a fire moat around the town
Level III 1d20	13	2d6 guards died over the past month (-1 Defense) after being attacked by: d4: 1 - a chimera; 2 - several pterodactyls; 3 - elementals; 4 - swarms of mephitis
	14	A high-level monster approached the settlement walls and demanded: d4: 1 - a tribute; 2 - a sacrifice the settlement's surrender; 4 - assistance in defeating an enemy
	15	Guards on the tower have seen signs of an impending attack by: d4: 1 - an army of low-level monsters; 2 - many medium level monsters, 3 - a high-level monster; 4 - a dragon
	16	Smugglers were caught with: d6: 1 - banned substances; 2 - human captives; 3 - stolen goods; 4 - intelligences about settlement defenses; 5 - the settlement leader's property; 6 - forged documents
	17	Despite the officers' displeasure, wall guards have taken to: d4: 1 - catcalling residents; 2 - gambling on duty; 3 - leaving their posts during precipitation; 4 - target shooting small animals from the wall
	18	Guards discovered a tunnel beneath the wall that: d4: 1 - leads to a monster lair; 2 - was created by enemy sappers; 3 - is the remnants of a ruin; 4 - leads to a dead mercenary's treasure horde (+50 SP)
	19	To show their appreciation, residents: d4: 1 - often leave flowers at the wall; 2 - buy ale for off-duty guards; 3 - leave gifts of tea and cookies; 4 - are planning a feast (Free Festival Action)
	20	An engineer has plans to improve the wall (+1 Defense) by adding: d4: 1 - sturdier crenellations (10 SP); 2 - mounted catapults (20 SP); 3 - extra arrow slits (30 SP); 4 - rapid-fire ballistas (200 SP/+1 Defense)

Well

Wells are essential infrastructure for the settlement. Without clean water to drink, residents will soon be rioting. Wells are a unique building in that they are one of the few buildings that can be built multiple times with the benefits (level 1 at least) stacking. Wells are an important resource and settlements are often vigilant about them becoming poisoned or tainted in some way with many posting guards to watch them. Wells usually provide water for free to residents though some settlements pay impose a modest tax on their use. By taxing the well, the settlement can gain an additional 1 SP per 1,000 residents who live there. However, each month that this goes on, there is a 5% chance that morale diminishes by -1 and a 1% chance that population growth reduces by .05%.



	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	-	10/1 Mo/Wood + Stone	-	Water for up to 1,000 Residents
	The Well is a simple hole in the ground that is dug deep enough to reach underground water deposits. Includes a small roof to protect it from bird dung and a bucket rope-and-pulley system for residents to easily fill their own drinking vessels. Towns often feature multiple wells throughout the settlement.			
II	Workshop I	50/3 Mo/Wood + Stone + Metal	-10 SP/Mo	+1 Morale, +1% Population Growth
	The Sewers provide a sanitary place for residents to dispose of waste - much better than dumping it in alleyways. Sewers create settlements that have less disease, that smell better, and that are generally more pleasant to live in.			
III	Workshop II	150/6 Mo/Wood + Stone + Metal	-25 SP/Mo	Water for 5,000+ Residents
	The Aqueducts, a crowning achievement of engineering, get water where it needs to go. Fields and farm animals can be easily watered and important buildings such as the Small Hall, Guardhouse, and Keep can be plumbed directly with fresh water.			

Roll

Well Events

Level I
1d6

- 1 The well is tainted (-1 Morale) and: d4: 1 - causes disease (-1d4% Settlement); 2 - must be boiled (-1 Wood Abundance for One Month); 3 - caused by a dead body (+1 Crime); 4 - tastes disgusting but is safe to drink
- 2 A young girl has caused a stir after claiming she saw in the well one night a: d4: 1 - moaning zombie; 2 - crying ghost; 3 - cackling demon; 4 - horrific abomination
- 3 A resident recovered something interesting from the well last week: d4: 1 - a piece of jewelry from a missing noble; 2 - a rotting hand; 3 - a message in a bottle; 4 - a secret message from a thieves' guild
- 4 Some residents worry about the well now that it: d4: 1 - glows bioluminescent at night; 2 - has a sulfurous smell; 3 - became a breeding ground for snails; 4 - dried up and stop providing water
- 5 After some strange events, many residents believe if you toss a coin into the well, you will: d4: 1 - have a safe a journey; 2 - have better luck; 3 - find true love; 4 - find fortune in a risky business venture
- 6 Street artists have painted the well: d4: 1 - honoring settlement heroes (+1 Defense); 2 - and planted a beautiful garden; 3 - a source of settlement pride (+1 Morale); 4 - attracting new visitors to the town

Level II
1d12

- 7 A wall in the sewer has collapsed, revealing an unknown cavern that leads to: d4: 1 - an alchemist's laboratory; 2 - an outlaw's hideout (-1 Crime); 3 - the underdark; 4 - a lair of rust monsters
- 8 Residents are whispering about a monster that lurks in the sewers: d4: 1 - a giant crocodile; 2 - a mutant squid; 3 - giant carnivorous insects that can disguise themselves as humans; 4 - a dangerous acidic ooze
- 9 It's well known that the sewers house: d4: 1 - swarms of rabid vermin; 2 - a thriving - though chaotic - community of drifters and hobos; 3 - poisonous leaches; 4 - packs of vicious feral dogs
- 10 The well was affected by a chaotic neutral deity and for the next month residents: d4: 1 - are often drunk; 2 - glow in the dark; 3 - smell like rotting fruit; 4 - only speak and understand a strange foreign language
- 11 Superstitious residents say that on a full moon, if you look into the well, you'll see a: d4: 1 - glimpse of the past; 2 - preview of the future; 3 - window to another world; 4 - telepathic goldfish that grant wishes
- 12 A deity blessed the well and now: d4: 1 - births are on the rise (1% Population Growth); 2 - residents are happy (+1 Morale); 3 - it restores a small amount of HP; 4 - it increases a person's luck for 24 hours

Level III
1d20

- 13 After a body was found in the well: d4: 1 - it will close for one month; 2 - many fear leaving their homes (-1 Morale); 3 - some say it was a serial killer (+1 Crime); 4 - some suspect an old woman of witchcraft
- 14 Aqueducts stopped working (50% Less Farm Production) after: d4: 1 - sabotage by an enemy settlement; 2 - a storm caused a blockage; 3 - being clogged by poisonous mollusks; 4 - a structural collapse (20 SP)
- 15 A group of people have been gathering around the well lately: d4: 1 - a gang demanding water tax; 2 - acolytes of a water deity; 3 - residents insisting the water is poisoned; 4 - social activists
- 16 A rainbow springs from the well for 1d8 days: d4: 1 - leading to a pot of gold (+25 SP); 2 - after a drunk wizard enchanted it; 3 - a blessing from a deity; 4 - and led to a loss in productivity (-25 SP)
- 17 The aqueducts are a host for a strange moss that: d4: 1 - is an invasive species from the fae; 2 - attract high-level monsters; 3 - make trees grow faster (+1 Wood Abundance); 4 - are a powerful spell enhancer
- 18 The aqueducts have caused concern as: d4: 1 - a rival settlement captured their architect; 2 - bandits have been damming them; 3 - they've attracted harpies; 4 - they've diverted water from an enemy
- 19 A sewer expansion revealed: d4: 1 - an untapped rock mine (+1 Stone abundance); 2 - a substantial gold mine (+20 SP/Mo); 3 - the entrance to a dungeon; 4 - a downward tunnel that seems to have no end
- 20 The well leaches water from a magical source and those who drink from it: d4: 1 - no longer age; 2 - are immune to poison; 3 - are immune to disease; 4 - gain an additional 1d4 HP whenever they heal

Workshop

Workshops are an absolute necessity for villages that want to expand beyond a few houses and wells. These miracles of modern technology allow smith to make nails, horseshoes, cogs, and other essentials for advanced building construction. Many workshops are community owned, available to anyone with the skill and know-how to use one. Because of the high demand



for the basic components for construction, those with smithing skills can make some extra income by helping to make needed components. For each day that a smith spends working at the workshop, they can make 1/100th SP. This number is doubled if there are at least five buildings under construction. The number doubles again for each level of the workshop beyond Level 1. Residents who want to commission unique metal items can usually do so here. Weapons can usually only be made by forges (unless there is a skilled weaponsmith operating the smith, and when a workshop becomes a foundry – at the GMs discretion – it's possible that weaponsmiths can collaborate with runemages and enchanters to craft magical items. Commissioned magical items are both exorbitantly expensive (150 SP for the most basic magic weapons) and take a long time to make.

	Prerequisites	SP/Build Time/Resources	Maintenance	Benefits
I	Town Hall I	20/1 Mo/Wood + Stone + Metal	-	Unlocks New Buildings
	The Smith is an essential component for any village, creating the basic necessities for construction and settlement growth. The Smith consists of a simple anvil, furnace, and basic tools needed to make things like nails, horse shoes, and tools that can be used by any residents who need them.			
II	Town Hall II, Workshop I	50/3 Mo/Wood + Stone + Metal	-	Unlocks New Buildings
	The Forge expands the size and functionality of the workshop. Smiths who operate it have garnered increased knowledge on basic smithing and can train other residents.			
III	Town Hall III, Workshop II	200/6 Mo/Wood + Stone + Metal	-	Unlocks New Buildings, +1 Trade
	The Foundry is a pinnacle of industrial achievement. Massive in scope, the Foundry can churn out the metal necessities of construction on a huge scale. Expert smiths can train residents in specialized fields of smithing such as weaponsmithing and armorsmithing and can also create metal objects on commission, capable of making mechanical objects so complex they may be indistinguishable from magic.			

Roll

Workshop Events

Level I
1d6

- 1 A broken forge has halted the construction of any building that requires a workshop for:
d4: 1 - 1 Month ; 2 - 2 Months; 3 - 3 Months; 4 - 4 Months
- 2 Contaminants in a recent delivery of ore have increased the SP cost of buildings this month by:
d4: 1 - 5 SP; 2 - 10 SP; 3 - 15 SP; 4 - 25 SP
- 3 A smith's child has vanished. They are:
d4: 1-2 - ransomed by bandits; 3 - on the run with a forbidden love; 4 - hiding in a nearby building
- 4 A mastersmith is getting married and is planning a large wedding. Additionally:
d4: 1-2 - Workshop stops operations for 1 month; 3-4 - +1 Morale
- 5 A smith presents a gift to the settlement's leader in the form of a:
d4: 1 - greatsword; 2 - battleaxe, 3 - ornate helmet; 4 - set of plate armor.
- 6 A smith solved a problem faced by a construction team. One building under construction:
d4: 1-2 - completed 1 month early; 3 - completed 2 months early; 4 - completed 3 months early

Level II
1d12

- 7 A smith has become bedridden due to:
d4: 1 - severe depression; 2 - poison from a rival; 3 - an acute - but treatable - disease; 4 - a hag's curse
- 8 A smith has accused a former apprentice of theft and demands the accused:
d4: 1 - return the property; 2- pay 5000 GP; 3 - be expelled from the settlement; 4 - face a trial
- 9 A smith had a vivid dream and is convinced the settlement will soon be:
d4: 1 - destroyed by dragons; 2 - wealthy; 3 - besieged by a superior kingdom; 4 - ravaged by plague
- 10 A rival workshop is driving down prices. Construction costs for each building project decrease by:
d4: 1 - 5 SP; 2 - 10 SP; 3 - 15 SP; 4 - 25 SP
- 11 A smith is seeking help acquiring from a nearby ruin a:
d4: 1 - tome from an ancient smith; 2-3 - deposit of rare ore; 4 - magic anvil.
- 12 To increase the number of weapon commissions, for the next month a smith is offering free:
d4: 1 - pitons; 2 - grappling hooks; 3 - daggers; 4 - shortswords.

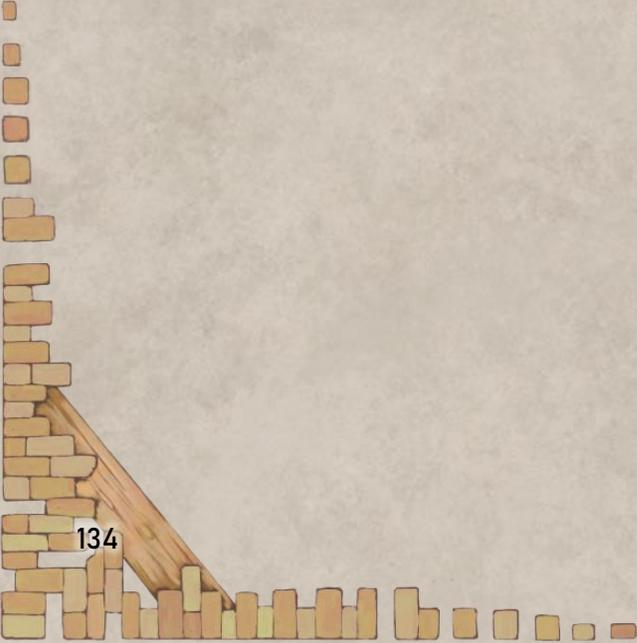
Level III
1d20

- 13 The workshop caught fire and must be rebuilt. Additionally:
d4: 1-2 - +1 Crime; 3 - +1 Abandoned Building; 4 - -1 Morale
- 14 A fire broke out and damaged the workshop. Repairing it requires:
d4: 1 - it to be completely rebuilt; 2 - 150 SP and 1 month; 3 - 100 SP; 4 - 50 SP
- 15 A merchant's wagon selling the workshop's wares was on the road far from the settlement when it:
d4: 1 - vanished; 2 - was captured by bandits; 3 - met refugees; 4 - +1 Trade for one month
- 16 There is a sudden metal ore shortage and for the next 1d4 months, the workshop is:
d4: 1-2 - not making weapons and armor; 3 - paying for metal items; 4 - paying double for metal items
- 17 The workshop was trashed and robbed by:
d4: 1 - thieves guild (+1 Crime); 2 - bandits; 3 - rival workshop; 4 - minions of the BBEG
- 18 The workshop is productive this month leading to a one-month reduction on construction SP costs by:
d4: 1 - 5 SP; 2 - 10 SP; 3 - 15 SP; 4 - 25 SP
- 19 A weaponsmith unlocked a smithing secret that, for a high fee, they can commission weapons that:
d4: 1-2 - are unbreakable; 3 - do a small amount of bonus damage; 4 - do extra damage against undead
- 20 A master craftsman has retired and, for a modest price, is offering to train people in:
d4: 1 - smithing; 2 - carpentry; 3 - jewelry-making; 4 - masonry

Sample Settlements

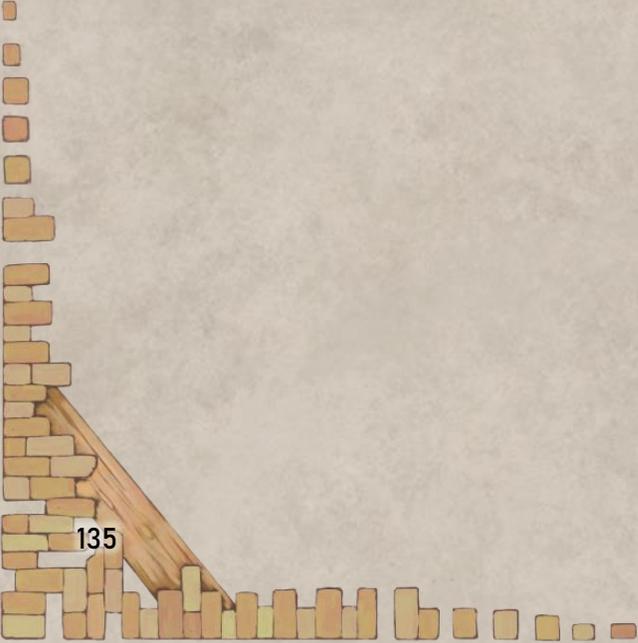
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Organic Towns

Appendix



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Organic Towns

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