

Simple Settlements

The idea behind this module is to give 5th Edition Dungeon Masters an easy way to flavor the settlements of their world, as well as provide some light mechanics that they can use to interact with the PCs in interesting ways.

Adding new ways for PCs to interact with the various settlements in your world can really enrich game play. These light mechanics will give you and your players that interaction and provide you with a simple system to resolve interactions between settlements. These rules will also be helpful for your PCs if they happen to gain control of a village, town or city.

The following rules are based on the ability score roll system of Dungeons and Dragons and provide settlements with their own Ability Scores, just like PCs and NPCs. It also provides them with what are called Attributes, which function like a simplified version of the skills and special rules of character classes and monsters. Rolling up a settlement using these two things will give your settlement mechanical weight, allowing you to express the different aspects of your settlement using the game rules.

Overview

A settlement is classed as one of four types, being:

- Village
- Town
- City
- Major City

The type of settlement it is influences its **Ability Scores**.

Like a character or monster, this system gives each settlement a set of these Ability Scores. These scores act just like character ability scores, though they can range from 3 to 24 depending on the class of the settlement.

This system also gives settlements special bonuses, called **Attributes**, that represent unique things about that location. This includes things like a particularly fortified harbor, a holy site, or a siege engineer workshop. By definition, Attributes tend to be exception based, tweaking the basic ability score rolls in some way based on the context. You can use the ones listed below as a starting point, creating your own to match the needs of your unique game world.

I suggest using note cards or pieces of paper for each settlement, noting the settlement's **Class**, **Ability Scores** and modifiers, and any **Attributes** associated with it. Collecting these cards or papers into a folder will provide you with a growing codex of locations for your campaign.

Determining Ability Scores

The six **Abilities** for settlements are Defense, Economy, Influence, Infrastructure, Knowledge, and Muster. Figuring out the ability scores of a settlement is as simple as rolling up a character. As the DM you can determine them randomly by rolling 3d6 and assigning them either sequentially or as you see fit. After figuring out the base numbers, add the settlement class bonus to each score as follows:

- **Village:** +0
- **Town:** +2
- **City:** +4
- **Major City:** +6

You can also assign values arbitrarily, keeping in mind the average score based on the method used above:

- **Village:** 10-11
- **Town:** 12-13
- **City:** 14-15
- **Major City:** 16-17

After assigning ability scores, each score is given an ability modifier using the same method as determining modifiers for character ability scores. For settlements, these can range from -4 to +7.

Using Ability Scores

Using a settlement's ability score is meant to be a loose and intuitive process. When the settlement is making an action in which it might fail, you set a DC for the settlement and then the controller of the settlement (you or the PCs)

makes a roll using the appropriate Ability Score modifier.

The PCs themselves can affect this roll in myriad ways. For example, if the PCs are defending a city during a siege and effectively break a flank of the enemy force, then you should give the defending settlement advantage on its roll.

Another option is to allow the PCs to use the Ability Scores to help them with their own personal rolls when appropriate. If the party has gained access to a city's library, you could allow them to make a roll with the Knowledge score of the settlement, and on success they would gain advantage on their own lore checks in the library. This is entirely up to your discretion, of course.

The following are in depth looks at each score, and more example uses:

Defense: Represents the settlement's ability to protect itself. This includes natural defenses like rivers and canals, man made defenses like walls, and defensive military forces such as guardsmen and militia or other garrisoned soldiers.

The Defense score could be used in the following ways:

- In a siege scenario, the DM can have the Defending settlement make an opposed roll using its Defense bonus against the invading settlement's Muster roll to determine the outcome. Having the players help during the siege can give the settlement advantage if they accomplish

certain tasks, like defending a main gate or successfully ambushing part of the mustered force.

- When determining how well the city defends from a large monster, you can use the straight Defense score as an “AC”, with each successful hit damaging the Infrastructure score by one or more point.

Economy: Represents the health of trade and access to resources. It can represent how strong trade agreements are with surrounding areas, efficiency of taxation systems, and how often traveling merchants frequent the settlement.

The Economy score could be used in the following ways:

- If the PCs seek a vendor of rare or wondrous items and they have access to the city’s economy score via having good renown with the leaders of merchant guilds, they might use the Economy score to attempt to gain advantage on their search.
- If the PCs wish to build a holding that is a business in the city, you may use the Economy bonus to determine how well the business does, letting the PC use personal ability rolls to get advantage on the roll.

Influence: Represents the settlement’s influence on other settlements and realms due to historical influence, political wherewithal, or holding a strategically important location. This score is

used mainly for diplomacy.

The Influence score could be used in the following ways:

- To set up diplomatic treaties between settlements. A charismatic PC may attempt to aid the roll by representing the settlement. If it’s a trade agreement, this may increase the Economy score of a settlement by a point. If it’s an arms or protection agreement, it might increase the Defense or Muster.

Infrastructure: Represents a settlement's ability to maintain itself and its population. This includes the health and welfare of its population as well as roads, bridges, and buildings. This score also determines how much damage it would take to destroy a settlement entirely.

The Infrastructure score can be used in the following ways:

- When attacked by an army or a large monster, the infrastructure score can be used to track damage if you don’t want the first Defense roll to determine the outcome. In general, one failed Defense roll should equal one point of infrastructure damage. A critical failure, or a critical hit on the side of the attacking settlement/army, should equal two points. A settlement will most likely surrender when brought to around half of its infrastructure points.
- To determine how a holding is affected

by a disease outbreak.

- To determine how much food the holding has access to in order to survive a drought, a harsh winter, or a long siege.

Knowledge: Represents the settlement's collective knowledge and lore, generally in the form of libraries, temples, and scholars as well as secret societies and local oral tradition. Included in the score could be wise mages and clergymen who take residence in the settlement as well as the settlement's own archives, if any.

Examples of using the Knowledge score include:

- To give a character advantage on an Intelligence (History) check.
- To simulate a technological "race" between two settlements, with the PCs being able to influence the outcome by helping on or the other one out.
- To determine whether a scholar of note can be found within the holding.

Muster: Represents the settlement's ability to raise an army. It could include garrisoned soldiers, levies from local nobles, siege equipment, and naval forces.

Examples of using the Muster score include:

- Using the modifier in an opposed roll against another settlement's Defense to determine the outcome of an attack.
- Using the modifier in an opposed roll against another holding's Defense to determine the outcome of an attack.
- Determining how well the holding's

army performs in the field.

- Determining how much damage the holding can do against a large monster while defending itself. On a successful Defense roll, deduct the Muster score from the monster's HP.
- The general amount of military and tactical knowledge held by the generals and officers of the holding.

Attributes

An attribute is something unique about the place in question. Each attribute provides a mechanical twist to the settlement, as well as providing some hooks and general flavor to your campaign.

This list is meant to get you started, providing some common attributes to give you inspiration for attributes of your own. Making your own attributes can help you flavor the places of your world with your own unique hooks. When developing attributes, you could start with the attribute allowing the settlement or the PCs to gain advantage on a situational roll, or giving the settlement an increased Ability Score in certain situations.

Assigning attributes is as simple as picking the ones that feel right for the settlement you are building. Keep in mind that these are peculiar or exceptional things about the settlement. Every coastal settlement will have a harbor of some sort, but only a few will have a Fortified Harbor. It is best to keep the number of attributes per settlement low, probably only 1-

3. It would be a very rare village indeed to have even one of these.

Some example Attributes you could use (or determine randomly by rolling a d20 a couple of times) are:

1. **Armada** *The settlement has an uncommonly powerful navy.* The settlement increases its Muster by 2 when attacking across an ocean.

2. **Breadbasket** *The area controls rich farmland.* Resistant to famine. Economy is increased by 2 during the harvest season.

3. **Coliseum** *The settlement hosts a large coliseum, where gladiatorial games are held.* When the games are in session, generally once a month, the settlement's Economy is increased by 2. Consider allowing the PCs to compete or gamble.

4. **Fortified Harbor** *The settlement boasts a highly defensible harbor.* The settlement gains advantage on Defense rolls against invasions from the sea.

5. **Gargantuan Castle** *The settlement is host to a magnificent castle of large proportions.* The settlement may choose to garrison its population during a siege. While doing so, it gains advantage on Defense rolls but gains disadvantage on any other rolls made.

6. **Grand Bazaar** *The place is famous for its open markets of rare and exotic goods.* The PCs gain advantage on rolls involving the discovery of rare items that might be

available here.

7. **Great Cathedral/Temple** *The settlement is host to a famous center of faith.* The settlement has advantage on Influence rolls involving populations of the faith of the Temple or Cathedral. When making a Knowledge check involving religious knowledge, the settlement adds 2 to its Knowledge check.

8. **Great Library** *The settlement is home to a famous repository of lore and knowledge.* A PC using the library for research gains advantage on the appropriate ability check.

9. **Guild of Architects** *The settlement is home to a famous guild of builders and architects.* If the PCs gain the support of the Architects either through compensation or by gaining their favor, the time to build a PC's holding within the settlement is halved.

10. **Historically Significant** *The settlement is significant to the region's history, and is treated as important by those near it.* Going to war against the settlement gives the attacking settlement disadvantage on all influence checks involving neighboring settlements for 1d20 x 10 years, exempting those in an alliance with the attacking settlement.

11. **Holy Site** *The settlement is host to a holy site of significance.* Pilgrims of the appropriate faith that travel to the holy site and pray for 4 hours gain advantage to their next 1d4 Charisma checks. This

can only be gained once.

12.Magic Academy *A famous magical school of wizardry exists within the settlement.* Those with access to the Academy can make Intelligence(arcana) checks with advantage on a successful settlement Knowledge roll at DC 10.

13.Major Port *The settlement has a major trading port on it's coast.* Any Economy rolls made involving sea trade are made at advantage.

14.Major Trade Route *The settlement sits on a major trade route.* Any Economy rolls made involving trade overland are made at advantage.

15.Mineral Rich *The settlement is near a major source of minerals, such as gold, iron, and tin.* While the mines are open, the settlement gains a +2 bonus to it's Economy score. They are closed during sieges or major natural events, like storms.

16.Natural Barrier *The settlement sits in a defensible natural area, such as across a large river, or in the corner of a mountainous area.* Any attacks across the barrier gain disadvantage on their Muster roll.

17.Secret Society *The settlement is the unwitting host of a pervasive secret society.* Those with access to the secret society can use the settlement's Knowledge score with advantage. Those without access, however, can only use it with disadvantage, if at all.

18.Siege Workshop *The settlement has access to an advanced siege engineering workshop, developing new weapons of war.* While sieging another settlement, this settlement's Muster score is increased by 4.

19.Functioning Water System *The settlement has an elaborate system of sewers or aqueducts bringing in fresh water and sending out waste.* During times of peace, the settlement increases it's infrastructure by 4.

20.Witchwood *The settlement is located among a large forest with an eldritch reputation.* The settlement has disadvantage on Influence checks involving people or settlements from without the forest. It gains advantage on Knowledge checks, however, on lore involving local folklore.

In Practice

As you can see, this system is a bit loose, favoring DM discretion to hard and fast rules. It uses the simplicity of the D&D ability roll system to allow you to quickly determine how well a settlement performs.

The best way to keep this system interesting is to allow the PCs to affect the Ability Scores and Attributes of a settlement. This means that when determining quest rewards, you could allow completing certain quests to actually increase the ability scores of a settlement. Perhaps the actions of the PCs unlock an attribute for a settlement, letting both the

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settlement and PCs benefit from what the attribute adds to the settlement.