

THE TOME OF
SETTLEMENTS

*The ultimate guide to creating an interesting and amazing settlement
for your players to explore. Brought to you by Dndspeak.*



The Tome of SETTLEMENTS



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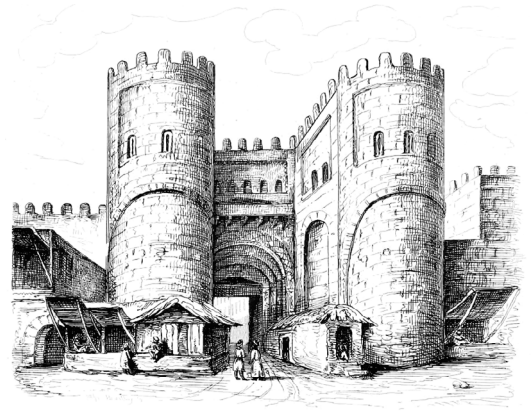
Dndspeak's
THE TOME OF SETTLEMENTS



Create everything from Thorps to Metropolises

NAME YOUR SETTLEMENT

Every great settlement needs a name. The name of your town is usually the first impression your players get of the location. As the dungeon master, it is important to come up with great settlement names that will keep your players interested and excited. Use **Table 1** and **Table 2** to generate a name for your new settlement.



INSTRUCTIONS: Roll 1d100 for the first part of the name and consult **Table 1** below. Then, roll another 1d100 and look up the result on **Table 2** on the next page. Combine the prefix and the suffix together to form your settlement name.

Table 1: Settlement Name Prefix

1	All-	26	Durn-	51	Lan-	76	Silver-
2	Aller-	27	Dust-	52	Leaf-	77	South-
3	Alver-	28	East-	53	Lun-	78	Star-
4	Ar-	29	Edge-	54	Mal-	79	Stone-
5	Ashe-	30	Eld-	55	Marsh-	80	Storm-
6	Axe-	31	Ever-	56	Mon-	81	Strath-
7	Bal-	32	Fey-	57	Moon-	82	Sun-
8	Bard-	33	Frey-	58	Mor-	83	Tar-
9	Bear-	34	Frost-	59	Mur-	84	Ten-
10	Bell-	35	Gill-	60	Nether-	85	Tin-
11	Black-	36	Gold-	61	North-	86	Torr-
12	Blue-	37	Grand-	62	Oak-	87	Tran-
13	Bone-	38	Green-	63	Old-	88	Val-
14	Coal-	39	Grey-	64	Pan-	89	Vine-
15	Cold-	40	Grim-	65	Pel-	90	West-
16	Cora-	41	Hammer-	66	Rain-	91	White-
17	Crown-	42	Haw-	67	Raven-	92	Wild-
18	Crystal-	43	High-	68	Red-	93	Willow-
19	Dagger-	44	Hol-	69	Rock-	94	Wim-
20	Dark-	45	Ice-	70	Rom-	95	Wind-
21	Darrow-	46	Iron-	71	Roth-	96	Winter-
22	Deep-	47	Jewel-	72	Ruby-	97	Witch-
23	Dor-	48	Kel-	73	Rune-	98	Wolfen-
24	Dragon-	49	Kil-	74	Salt-	99	Yar-
25	Dry-	50	King-	75	San-	100	Zel-

Table 2: Settlement Name Suffix

1-2	-barrow	51-52	-holme
3-4	-bay	53-54	-land
5-6	-bend	55-56	-meet
7-8	-bridge	57-58	-meadow
9-10	-burgh	59-60	-mill
11-12	-borough	61-62	-moor
13-14	-bury	63-64	-mount
15-16	-cliff	65-66	-point
17-18	-crest	67-68	-pool
19-20	-cress	69-70	-port
21-22	-dale	71-72	-rest
23-24	-don	73-74	-shire
25-26	-dorf	75-76	-smith
27-28	-end	77-78	-song
29-30	-far	79-80	-spring
31-32	-fell	81-82	-stead
33-34	-field	83-84	-stow
35-36	-ford	85-86	-tree
37-38	-gate	87-88	-town
39-40	-grave	89-90	-view
41-42	-guard	91-92	-wall
43-44	-hall	93-94	-watch
45-46	-haven	95-96	-well
47-48	-helm	97-98	-wich
49-50	-hill	99-00	-wood

Real World Suffixes

Medieval English-style villages and towns typically used certain suffixes that directly related to the geographical location that they existed in. If you want your town to have an Medieval England flare, consider using some of these suffixes depending on the geographic location of your town:

Farmland

—bost, —ham, —ster

Forest

—cheth, —cott, —field, —firth, —fridd, —frith, —hurst, —keth, —lea, —leigh, —ley, —shaw, —thwaite, —weald, —wold

Hills

—crag, —craig, —creag, —dale, —dean, —den, —don, —ghyll, —gill, —glen, —hope, —howe

Lakes

—mere, —pool, —tarn

Mountain

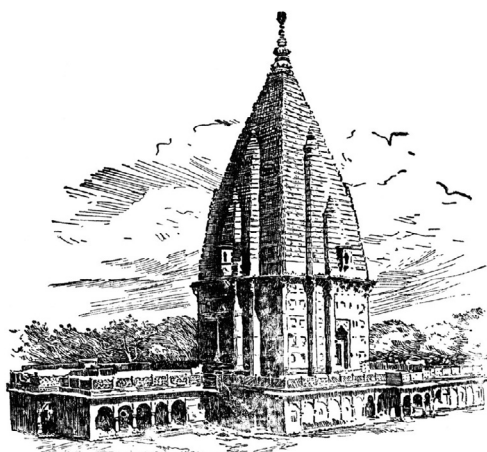
—ben, —berg, —whel

River

—bourne, —burne, —combe, —ford, —forth, —hithe, —hythe

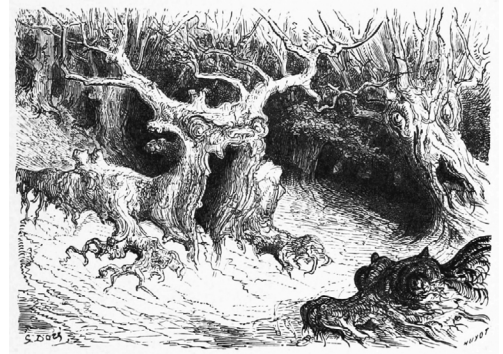
Swamp

—inch, —moss



SETTLEMENT GEOGRAPHY

The table below contains 50 different terrain types that your settlement could be built in. You may already have an idea of where you would want this newly created settlement to fit on your fantasy world map, but this list is here for you if you are having trouble placing it.



INSTRUCTIONS: Roll 1d100 on the table below to find out the terrain your settlement is in.

Table 3: Where is the settlement located?

1-2	Seacoast	51-52	Grassland
3-4	Hills	53-54	Alpine Mountains
5-6	Plains	55-56	Sand Dunes
7-8	Desert	57-58	Fjord
9-10	Mountains	59-60	Flood Plains
11-12	River Coast	61-62	Caldera
13-14	Oasis	63-64	Lava Plains
15-16	Wasteland	65-66	Floating Island
17-18	Forest	67-68	Salt Flats
19-20	Tundra	69-70	Giant Forest
21-22	Volcanic Field	71-72	Crater
23-24	Marsh	73-74	Mudflats
25-26	Jungle	75-76	Shrublands
27-28	Badlands	77-78	Cold Desert
29-30	Foothills	79-80	Dried Lake Bed
31-32	Mesa	81-82	Underground
33-34	Mountain Summit	83-84	Archipelago
35-36	Valley	85-86	Saltmarsh
37-38	Pete Bog	87-88	Iceberg
39-40	Tidal Marsh	89-90	Petrified Forest
41-42	Cultivated Land	91-92	Lake Edge
43-44	Plateau	93-94	Temperate Rainforest
45-46	Island	95-96	Volcano
47-48	Swamp	97-98	Dry Forest
49-50	Savannah	99-100	Mountain Pass

TYPE OF SETTLEMENT



Settlements, no matter how big or small, provide community and shelter for the populations of your universe. They come in all shapes and sizes, and are typically seen as pockets of safety in an otherwise unsafe world. Players can use these settlements to rest, resupply, and find new quests. Roll or Pick an option that fits the size you want on the table below to find out what type of settlement you are creating.

Table 4: Type of Settlement

Roll	Type of Settlement	Population	Number of Businesses	Official Government?
1	Thorp	20–80	0	No
2	Hamlet	81–400	1–2	No
3	Village	401–900	2-3	Sometimes
4	Small Town	901–2000	3-4	Yes
5	Large Town	2001–5000	5-8	Yes
6	Small City	5001–12000	10-20	Yes
7	Large City	12001–25000	25+	Yes
8	Metropolis	25001+	40+	Yes

Thorp

A thorp is the smallest form of a village, usually with a population between 20–80 people. This type of settlement is too small for a government building and possibly has no official businesses. They are typically built near a natural resource of some sort. The members of this tiny settlement are usually part of a single family.

Hamlet

A hamlet is a little bigger than a Thorp, with a population between 81–400 people. There are still no government buildings, but a business or two are likely. A couple families make up the population. Like the thorp, a hamlet is typically found in a rural area.

Village

A village usually has a population between 401-900 people. The population is typically dispersed over a large area of land surrounding a village center. The village center is made up of a handful of structures that are important to the people of the village, such as a well, a marketplace, a place of worship, a few shops, and perhaps an inn for traveling adventurers.

Town

A town has a population of up to 5,000 people. Towns are typically placed along important and reliable trade routes are placed, to help the town grow and prosper. These settlements have a diverse population, much more so than previous smaller settlements. They contain many shops and places of interest for adventurers.

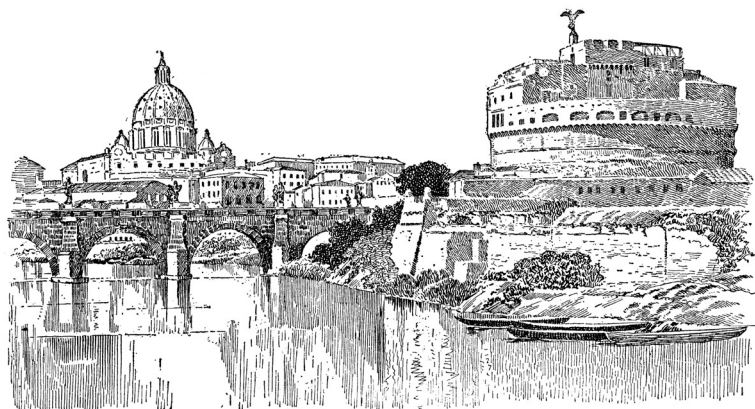
City and Metropolis

A city has a population of up to 25,000 people, and a Metropolis is considered everything over 25,000. These large populations require support from surrounding settlements to thrive, so they are less common than towns or villages. Here, players can seek out information, buy or sell items, meet powerful political figures, and so much more. A City or Metropolis is a daunting task to create because of their size, but there are ways that we can make it easier to create. These settlements are typically broken up into districts, which can help the DM plan out their city in a more organized way.

Here are ten examples of districts you can use when creating a new City or Metropolis:

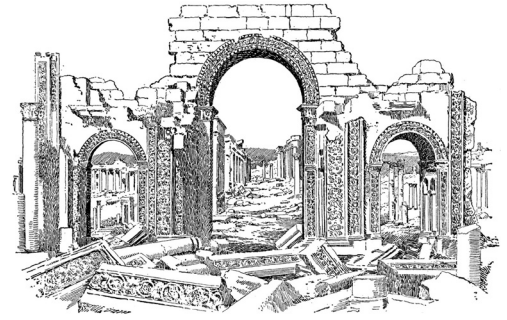
Table 5: City/Metropolis Districts

1	Civic District - The typical day-to-day business of governing a city is located in this district. Buildings like council halls, offices, guard stations, and upscale lodging can be found here.
2	Elven District - Typically found in a city dominated by non-elves, this district is where many elves choose to live. The neighborhoods have more trees and flowers than normal.
3	Finance District - Merchant and Banking buildings can be found here. This district is well protected.
4	Noble District - The wealthiest people of the city live here. It is typically quieter and cleaner than the rest of the city.
5	Magic District - Cities typically give spellcasters their own district to protect the rest of the city from spells gone wrong. Magic item dealers, potion shops, and temples can typically be found here.
6	Citadel District - This district usually contains a fortress or castle where the city's ruler lives. It is very well guarded at all times.
7	Dwarven District - Clans are important to Dwarven culture, so they typically like to congregate in their own district in a city that isn't mostly dwarves. Most structures in this district are sized for dwarves.
8	Guildhall District - This district is home to the many guilds that operate in a city. Skilled workers such as jewelers, cobblers, and blacksmiths come here to work.
9	Market District - The other districts in the city come to this district to sell their wares. An open-air market, shops, and services can be found here.
10	Temple District - This district is the center of the city's religious community. This is where established faiths congregate in their temples and shrines to worship their Deities.



SETTLEMENT AGE

The age of a settlement has an impact of the overall feel of the location. Brand new settlements may have a sense of hope and excitement about them, while the older settlements have watched them come and go. Your players should be able to tell the age of a settlement just by looking at it. New settlements have newer buildings made from fresh material, while old settlements have buildings that are older than some elves.

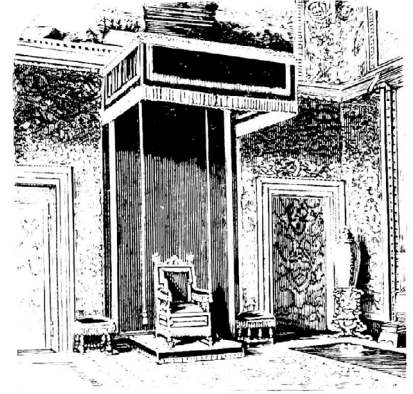


INSTRUCTIONS: Pick from the table below or roll a 1d6 to select an age for your settlement.

Table 6: Settlement Age		
1	Temporary	This settlement is not meant to last. Perhaps the inhabitants constructed it to obtain a quick resource, used it while their real settlement was being built, or maybe this settlement was built by refugees from a destroyed settlement. All of the buildings in this settlement are thrown together.
2	New	This settlement is less than 50 years old. It has just recently popped up and is still trying to catch it's bearings. All of the buildings are newish, with more being built when the time comes. This settlement was built to last, so the citizens are building their structures with good materials.
3	Young	This settlement is less than 100 years old, but older than 50 years old. This young settlement is still getting it's footing. They may have a few established businesses or schools, and travelers from far away may have heard about it in passing.
4	Up and Coming	This settlement is a century old and reaching its prime. Many people in the realm seek to start a new life here because of all the amazing opprotunities that are sprouting up here. Business is booming!
5	Old	This settlement is between 1,000 and 2,000 years old. This is a VERY well established settlement and has been around for as long as anyone can remember. Most of the buildings in this settlement are from the modern age, with very few buildings from previous ages, because they are being remodeled all the time. Many, many people know about this settlement.
6	Ancient	This settlement is over 2,000 years old. There are structures here that are from ages past. Everyone and their mother has heard of this place, and there are countless songs and stories about it throughout history. This settlement may have a source of magic that is keeping it around for so long, such as a deity watching over it.

WHAT TYPE OF **GOVERNMENT**?

What sort of government does your settlement have? The most common forms of government in a fantasy world are feudal kingdoms and bureaucratic empires, but there are many others out there that might fit what you had in mind a little better. Below are a list of governments that your settlement can have. Roll on the table or choose one from the list.



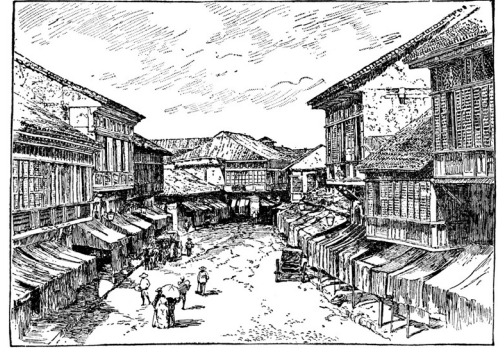
INSTRUCTIONS: Roll 1d100 on the table below to find out what government your settlement has.

Table 7: What type of government does your settlement have?

01-05	Anarchy	A settlement without a publicly enforced government or authority.
06-11	Autocracy	One hereditary ruler weilds absolute power over this settlement.
12-14	Bureaucracy	The important settlement decisions are made by elected officials.
15-19	Confederacy	Each settlement in a confederacy governs itself, but contribute to each other.
20-22	Democracy	Elected officials determine the laws in this settlement.
23-27	Dictatorship	One supreme ruler weilds absolute authority.
28-38	Feudalism	Local lords rule their own territory, but all answer to a reigning lord.
39-41	Gerontocracy	The elders of the settlement make all of the decisions.
42-47	Hierarchy	A feudal government where every member, except one, is subordinate to another.
48-51	Magocracy	Governed by professional magic-users only.
52-54	Matriarchy	The settlement is governed by the eldest or most important female.
55-59	Militocracy	Military leaders run the settlement under martial law using armed forces.
60-69	Monarchy	The most common fantasy world government. Settlement ruled by a king/queen.
70-72	Noocracy	Governed by the wisest people or person in the settlement.
73-76	Oligarchy	Power is held by a select few powerful, wealthy people. Often tyrannical.
77-79	Patriarchy	The settlement is governed by the eldest or most important male.
80-82	Meritocracy	The most intelligent and educated people oversee the settlement.
83-84	Plutocracy	The settlement is ruled by the rich. They band together and make the decisions.
85-92	Republic	The citizens select representatives who make all the decisions.
93-94	Satrapy	Conquerors from another government rule this settlement.
95-96	Kleptocracy	Ruled by an individual who is only seeking wealth for themselves.
97-100	Theocracy	Ruled by direct representatives of an almighty deity.

WHAT SHOPS ARE IN YOUR SETTLEMENT?

Your players are going to need supplies on their adventures. This table contains a list of shops and stores that your players can find in your new settlement. You can roll on this table as many times as you like, if your settlement has more than one shop.



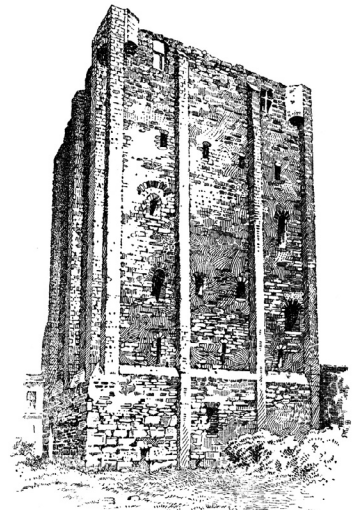
INSTRUCTIONS: Roll 1d100 on the table below. Some shops have a greater chance of appearing as they are more common.

Table 8: What shops are in your settlement?

1-4	Adventuring Supplies	34-36	Fish Market	72-75	Panhandler
5-6	Alchemist Shop	37-38	Fishing Supplies	76	Perfume Shop
7	Animal Trainer	39-41	Fletcher	77	Potion Shop
8	Antique Shop	42	Fortune Teller	78	Religious Supplies
9	Arcane Shop	43	Game Store	79	Rope Store
10	Archaeologist	44-47	General Store	80	Scribe
11-13	Armorsmith	48	Glassware	81	Seed Store
14	Arrow Shop	49-50	Herb Store	82	Seige Workshop
15	Art Dealer	51-52	Hunting Goods	83	Shady Dealer
16-17	Bakery	53	Incense Store	84	Tailor
18	Bank	54	Jeweler	85	Tattoo Parlor
19	Barber Shop	55-58	Leatherworker	86-88	Tavern
20	Black Market	59	Locksmith	89	Tea Shop
21	Boat Builder	60	Magic Items	90	Tinker Shop
22-23	Bookseller	61-63	Market Stalls	91	Toy Store
24	Butcher	64	Mask Store	92	Trinket Shop
25	Calligraphy Shop	65	Masonry Shop	93	Undertaker Supplies
26	Candle Maker	66	Medical Supplies	94	Useless Magic Items
27	Candy Store	67	Moneylender	95	Wagon Shop
28	Cartographer Store	68	Music Shop	96	Wandwright
29	Casket Maker	69	Oddity Shop	97	Weaponsmith
30-32	Clothing Store	70	Oracle	98	Wig Maker
33	Druidic Supplies	71	Ore Shop	99-100	Wine Shop

WHAT IS YOUR **SETTLEMENT** KNOWN FOR?

What makes this settlement interesting? Every settlement in your fantasy world needs at least one memorable detail that would make your players WANT to visit it. Not only will it help your players remember your location but it could also be used as an interesting plot point. Here are one hundred special things that your settlement could be known for.



INSTRUCTIONS: Roll 1d100 on the table below to find out what the settlement is known for.

Table 9: What is the settlement known for?

1	The skill of the local blacksmiths.	25	The local temples are immaculate.
2	The residents all wear the same color clothing.	26	The beauty of its residents.
3	Its ties to Fey magic.	27	A famed hero was born here.
4	Its local music. Most bards have heard of this settlement.	28	The residents won't let a specific race into the settlement.
5	Its incredible masonry work.	29	It is built on top of a burial ground.
6	Its massive library.	30	A massive dragon skeleton is nearby.
7	The quality of its architecture.	31	The residents speak an unknown language.
8	They worship an unknown god.	32	The skill of the local merchants.
9	The bravery of its soldiers.	33	Its amazing wine and alcohol.
10	The residents are very giving to strangers.	34	A fishing tournament is held here each year.
11	People have gone missing here.	35	A famous herbalist lives here.
12	The ruler of the settlement is currently missing.	36	A very prestigious school is here.
13	A large cave system was just discovered under the settlement.	37	They have the world's largest collection of something.
14	The strange quirks of its residents.	38	The unusual height of its residents.
15	Their hatred of adventurers.	39	A gold nugget was found in a stream nearby.
16	The King/Queen of the region has family here.	40	Its unusual architecture.
17	The residents are all very reclusive.	41	A famous recipe was invented here.
18	A powerful creature lives in a lair nearby.	42	It is the headquarters of a guild.
19	A rare ore is mined nearby.	43	The ruler is deathly ill.
20	The residents breed rare animals.	44	Most of the residents are criminals.
21	The tea that is brewed here.	45	A powerful wizard lives here.
22	A strange statue in the center of town.	46	A "Wonder of the World" is nearby.
23	Its hospitality towards adventurers.	47	A specific herb only grows here.
24	The quality of its tavern.	48	The severity of its laws.

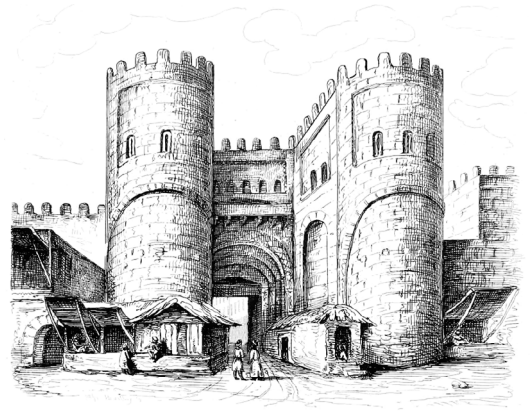
Table 9: What is the settlement known for?

49	The residents breed impressive horses.	75	This settlement is starving.
50	It is mentioned in a famous song.	76	This settlement is located inside a mountain.
51	The settlement was recently attacked.	77	It is located near a massive waterfall.
52	This settlement is geographically isolated from the rest of the world.	78	A famous weapon was crafted (or found) near this settlement.
53	It is the site of a major prison.	79	Living constructs guard this town.
54	The settlement graveyard was recently pillaged.	80	The settlement is filthy. Trash everywhere!
55	This settlement was founded by barbarians.	81	This settlement has existed for centuries.
56	The residents are all female.	82	This place is home to a sinister cult.
57	It is a significant center of trade in the region.	83	Gambling is very prevalent here.
58	A bottomless well sits in the middle of town.	84	The residents are all male.
59	This settlement recently joined the region's main faction.	85	This settlement recently disbanded from the region's main faction.
60	This settlement collects rumors from the region.	86	The residents are all wealthy.
61	A mighty watchtower is built nearby.	87	It was built inside a large crater.
62	Fierce beasts are sold here.	88	An eerie ruin lies on the edge of town.
63	It was very recently settled.	89	Statues of previous rulers line the streets.
64	This settlement has recently become prosperous.	90	A famous dwarven brewery is nearby.
65	An ancient prophecy mentions this settlement.	91	A mysterious fortune teller is here.
66	A buried treasure was lost near this place.	92	An order of paladins make their home here.
67	It is a completely lawless area.	93	A terrible sickness has infected this town.
68	This settlement has a natural spring nearby.	94	A celestial being was spotted nearby.
69	A group of awakened trees guard this town.	95	This settlement is currently under attack.
70	An impressive shrine to a major deity is here.	96	The ruler of this settlement was recently killed.
71	This settlement is mysteriously abandoned.	97	The residents all speak multiple languages.
72	A druid grove is located nearby.	98	It has a superior defense system.
73	A foreign diplomat is currently visiting.	99	The ruler's child was recently kidnapped.
74	This settlement trains proficient archers.	100	The ruler of this settlement is a demon.



SETTLEMENT EXPORTS

Most settlements produce some sort of item or service that is desired in the world beyond it's borders. This is how the settlement makes money and grows. Use the table below to find out what your settlement exports to other settlements in your fantasy world.



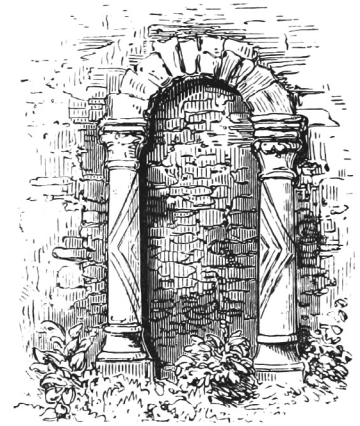
INSTRUCTIONS: Roll 1d100 on the table below and view the result next to the number you rolled. This is your town's primary export.

Table 10: Settlement Exports

1	Airships	26	Education	51	Lamp Oil	76	Religious Items
2	Ale	27	Entertainment	52	Large Beasts	77	Rice
3	Amber	28	Exotic Birds	53	Liquor	78	Rope
4	Armor	29	Explosives	54	Livestock	79	Rugs
5	Arrows	30	Firearms	55	Lumber	80	Salt
6	Art Pieces	31	Fireworks	56	Magic Items	81	Scrolls
7	Baked Goods	32	Fish	57	Maps	82	Sculptures
8	Black Powder	33	Fruit	58	Marble	83	Siege Weapons
9	Boats	34	Furniture	59	Meat	84	Silk
10	Books	35	Furs	60	Mercenaries	85	Silver
11	Bricks	36	Gems	61	Metals	86	Slaves
12	Candles	37	Glass	62	Mithril	87	Souls
13	Carts	38	Gold	63	Monster Parts	88	Spices
14	Cedarwood	39	Grains	64	Mushrooms	89	Sugar
15	Ceramics	40	Harpoons	65	Nothing	90	Syrup
16	Cheese	41	Herbs	66	Nuts	91	Tea
17	Clockworks	42	Honey	67	Ornate Masks	92	Timber
18	Cloth	43	Horses	68	Paper	93	Tobacco
19	Clothing	44	Hunting Traps	69	Pearls	94	Tools
20	Coal	45	Incense	70	Pelts	95	Tree Saplings
21	Coffee	46	Ink	71	Peppers	96	Vegetables
22	Crystals	47	Instruments	72	Perfumes	97	Warforged
23	Diamonds	48	Iron	73	Poisons	98	Weapons
24	Drugs	49	Ivory	74	Potions	99	Wine
25	Dyes	50	Jewelry	75	Rare Animals	100	Wool

SETTLEMENT ENCOUNTERS

Now that you have your settlement created, let's bring it to life. This list contains one hundred different scenarios that your players see going on around them as they are walking through the streets of your settlement. Even mundane encounters in the settlement give your players a sense that things are going on around them. Most of these can be used as quest hook, too.



INSTRUCTIONS: Roll 1d100 on the table below to find out what the settlement is known for.

Table 11: Settlement Encounters

1	A large group of children are watching a puppet show. The puppet show is acting out the player's last adventure perfectly.
2	An up-and-coming artist asks to paint a portrait of the party.
3	A group of barbarians from the far north are arguing with a local merchant.
4	A wooden wagon has lost a wheel, causing barrels of fruit to roll into the street.
5	A diseased vagabond asks the players for coins.
6	A group of laborers begin unloading a cargo wagon nearby.
7	A fortune teller sits in a tent, waiting for her next customer.
8	A group of guards are taking a break and playing cards.
9	A mysterious figure in a black cloak is trailing the players.
10	A nearby bakery sets fresh pies on the windowsill.
11	A beautiful noble woman is admiring the settlement, with a group of armed guards close by.
12	A panicked mother is screaming for her child.
13	A frail looking stray cat begins following the players.
14	An angry store owner is fixing a broken shop window.
15	Several acrobats occupy a part of the street and display great skill in their movements and contortions.
16	A red-faced sage is mumbling on the ground, looking for a lost amulet.
17	A pompous-looking wizard drops his spellbook in the middle of a busy street corner.
18	A mysterious woman from a far-away land is watching the crowds with a keen eye.
19	A large wild animal walks calmly down the street. People run away and shout.
20	A pickpocket attempts to steal an item of value from a random player.
21	An older gentleman is telling at his young apprentice for making a mistake.
22	A group of miners are protesting outside a noble's estate over poor work conditions.
23	Three old men sitting in rocking chairs shoot glares at the players.
24	A street performer is playing a lute, hopeful to make some coin.
25	A group of guards are trying to apprehend a thief, who is scaling a nearby building.

Table 11: Settlement Encounters

26	A strange, cloaked figure asks where the local library is.
27	A group of guards are clustered around the entrance to an alleyway. They look concerned and serious.
28	A group of friendly drunken halflings ask the players to join in their celebration.
29	A beloved explorer is delivering a crate of ancient relics to a local museum.
30	An attractive maiden begins flirting with a player. Her muscular husband takes notice.
31	A shopping list of rare herbs falls into the hands of a random player.
32	A group of thugs try to trick the players into coming down a nearby alley.
33	A mercenary with a large wooden club asks the players for work.
34	A local madman spouts gibberish about a prophecy. Everyone ignores him.
35	A messenger of the Settlement Ruler accidentally drops his backpack in front of the party.
36	An abused servant asks the party to help them get revenge.
37	A merchant asks the players to guard his shop for the night from thieves in exchange for some coin.
38	A group of sleepy looking dwarves walk through the streets, carrying a large telescope.
39	A local tinkerer is showing off the metal construct he built in his basement.
40	A noble invites the players to a house party.
41	A street fight breaks out around the party as rival gangs begin to battle.
42	A robed mystic carries a large bundle of strong-smelling incense.
43	A shady merchant attempts to sell the players illegal drugs.
44	A crowd gathers around the corpse of an evil wizard hanging from a gallows.
45	A rabid dog jumps from a nearby alleyway, attempting to bite a random player.
46	A fire breaks out inside a nearby building. A bucket brigade forms as people try to put it out.
47	A town crier announces the opening of a new tavern.
48	A man happily carries a fishing rod as he strolls past the players.
49	A champion gladiator walks through the streets as people cheer.
50	A hunchbacked man plays a violin beautifully on a street corner.
51	A mysterious obelisk appears in the town center overnight.
52	A half-eaten body is discovered outside of town.
53	An elf walks the streets with a look of disgust on her face.
54	A merchant approaches the players and tries to buy a trinket they possess.
55	A funeral procession walks mournfully through the town.
56	A strange woman asks to interpret the player's dreams for them.
57	A group of children play dice on a street corner.
58	Members of a local guild are looking for new recruits.
59	A blacksmith hammers a freshly forged blade nearby.
60	Mysterious chanting can be heard coming from an abandoned house at night.
61	A diseased beggar begs the players for a cure for their sickness.
62	A farmer and his two sons ride past the party with a cart full of fresh vegetables.

Table 11: Settlement Encounters

63	A gnome is performing magic tricks on a street corner for tips with their ogre assistant.
64	A caged animal has escaped capture and is running through the streets.
65	A tavern brawl spills out onto the street, in front of the players.
66	A local ruffian is writing crude graffiti on the side of a building.
67	An old woman is tending her garden outside of her home.
68	A small child asks the players for help finding her pet frog.
69	The wind kicks up and a strong gust blows a trader's tent over. Their merchandice spills into the street.
70	A cunning thief 'accidently' bumps into a random player, taking their coin purse.
71	A random player finds what looks to be a wedding ring sticking out of the dirt in front of them.
72	An injured man is being escorted to a local doctor by his brother.
73	A group of guards block off the beginning of a street, and they won't let anyone pass.
74	A noble mistakenly 'recognizes' a random player from a dance a few nights ago.
75	A group of teenagers are preparing to launch fireworks.
76	A local apothocary questions the players about their herb knowledge.
77	An old wizard walks down the street with two clockwork servants.
78	A nearby shop is having a 50% off sale and the line to get in wraps around the building.
79	Two dwarves are arguing in Dwarvish in the middle of the street.
80	A few stray dogs are fighting over something in a nearby alleyway.
81	A baker chases rats out of her shop with a rolling pin. She asks the players for help.
82	A diseased man is seen coughing on random people in the street.
83	A priest asks the players if he can bless them before their next adventure.
84	A high-class carriage rolls by the players and a beautiful elven woman inside waves to them.
85	A group of fisherman are yelling about something strange that was caught this morning.
86	A guard is pinning a Wanted poster to a city message board.
87	A large man dressed in silks carries two pies in each hand.
88	A busker in the street plays one song on his lute repeatedly.
89	A woman is chasing a large cheese wheel rolling away from her down that street.
90	A toothless old man offers the players an unlabeled potion for free.
91	A frazzled traveler is studying a large map.
92	A large flock of birds swoops past the party onto a building nearby.
93	A man is arguing with a tax-collector and two armed guards.
94	A group of halflings have set up a market stall selling massive vegetables.
95	The players overhear two men talking about what they know of the Feywild.
96	A group of nomads are traveling through town, looking for a place to sleep for the night.
97	A wizard is frantically looking everywhere for his missing wand.
98	An ogre is spotted outside the settlement stealing a horse.
99	A talkative bard asks the players for inspiration for a new song. The song becomes a smash hit.
100	The ruler of the settlement travels through the street with a group of armed guards.

Additional Content

MORE SETTLEMENT TABLES



Extra material to bring your settlements to life.

SETTLEMENT PROBLEMS

Every settlement has their issues. Use this table to spice things up a bit in your settlement and cause some major problems for your players. You can either have these problems come up over time as the players spend more time in the settlement, or very prevalent when the players first show up. These problems also make great quest hooks for the players.



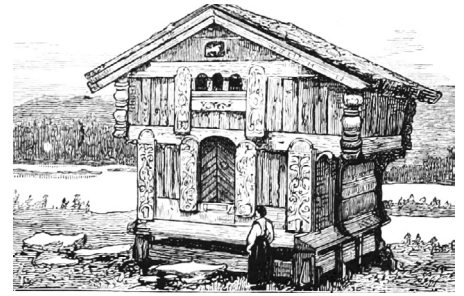
INSTRUCTIONS: Roll 1d100 on the table below to find out what problems your settlement has.

Table 12: Settlement Problems

1-2	The food source is close to running out.	51-52	An angry god demands tribute.
3-4	A powerful lich has made his lair nearby.	53-54	Pillagers raid this settlement weekly.
5-6	A sinkhole has formed in the settlement.	55-56	A massive cave was discovered nearby.
7-8	The settlement graveyard has been robbed.	57-58	The forest ents are angry at this settlement.
9-10	Religious citizens are vanishing.	59-60	Slave traders are capturing citizens.
11-12	Bandits control the roads leading to the town.	61-62	The ruler has banned the color red.
13-14	Barbarians are constantly invading.	63-64	The ruler was just assassinated.
15-16	A horrible disease has plagued the town.	65-66	A druid is awakening the settlement's trees.
17-18	A dragon frequently attacks the settlement.	67-68	The town's water supply has been poisoned.
19-20	The settlement is prone to bad flooding.	69-70	Citizens keep forgetting where they are.
21-22	A foreign empire wants to capture this place.	71-72	The dead are coming back to life.
23-24	An ogre has been seen outside the settlement.	73-74	An eldritch horror lives below the settlement.
25-26	The ruler's heir is deathly ill.	75-76	An enemy city is attacking soon.
27-28	A massive creature sleeps beneath the town.	77-78	The town is severely haunted by ghosts.
29-30	An arsonist is setting fires to the buildings.	79-80	The guards is incredibly strict.
31-32	Giants are trying to steal the town's cattle.	81-82	The town's water source has dried up.
33-34	A secret cult has made their lair here.	83-84	The ruler is secretly a vampire lord.
35-36	Fey magic makes this settlement hard to find.	85-86	The bakery is run by a horrible hag.
37-38	A demigod demands a sacrifice every month.	87-88	Pirate lords have taken a part of it.
39-40	Tribes of goblins attack people on the roads.	89-90	The ruler is insane and tyrannical.
41-42	The ruler is a doppelganger.	91-92	A serial killer is on the loose in the town.
43-44	A bard is spreading lies about this town.	93-94	The whole settlement is secretly a cult.
45-46	A necromancer is building a castle nearby.	95-96	Lower class citizens are rioting.
47-48	A nearby volcano will be erupting soon.	97-98	An animal is on the loose in the settlement.
49-50	A massive flood will be here soon.	99-100	An ancient city was found beneath the town.

RANDOM BUILDINGS

You need to always be prepared for anything and everything when dealing with Dungeon and Dragons players. These tables are used to generate a random, single building in the settlement. This could be useful if your players want to rob a house, if they want to know what buildings are around them, or anything you can think of.



INSTRUCTIONS: Roll 1d6 on tables 13, 14A, and 15. Use 14B, 14C, and 14D for more options from Table 14A.

Table 13: Building Material	
1	Straw
2	Mud
3	Wood
4	Crude Stone
5	Fired Bricks
6	Cut Stone

Table 14A: Building Function	
1	Shop (See Table 8)
2	Shop with Home Above
3	Warehouse (See Table 14B)
4	Private Home
5	Public (See Table 14C)
6	Other (See Table 14D)

Table 15: Number of Stories	
1	One story
2	Two stories
3	Three stories
4	Four stories
5	Five stories
6	Six stories

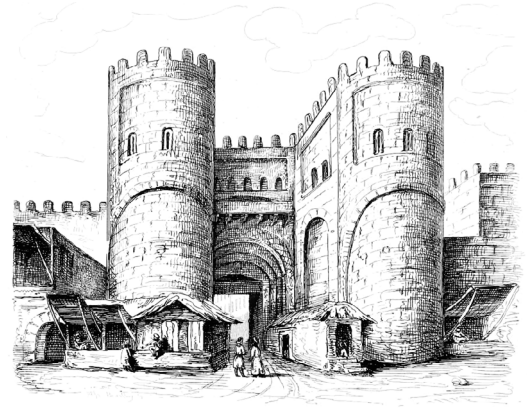
Table 14B: Warehouse Contents	
1	Fish
2	Grain
3	Art Objects
4	Weapons
5	Silk
6	Foreign Spices
7	Wine
8	Crates of Raw Ore
9	Furniture
10	Caged Owlbear

Table 14C: Public Building	
1	Temple
2	Theater
3	Tax Office
4	Prison
5	Guardhouse
6	School
7	Bathhouse
8	Military Headquarters
9	Museum
10	Crypt

Table 14D: Other	
1	Abandoned
2	Destroyed by Fire
3	Infested
4	Disease-Ridden
5	Cult Lair
6	Thieve's Guild

SETTLEMENT WALLS

Sometimes a settlement needs a wall around it to keep something out of the city, especially if it's located in a dangerous location. Use the tables below to come up with what the wall is made of, how thick the wall is, how tall the wall is, and any additional features that the wall might have.



INSTRUCTIONS: Roll 1d6 on the first three tables, and a d20 on the last table.

Table 16: Wall Material	
1	Packed Dirt
2	Wood
3	Brick
4	Stone
5	Polished Stone
6	Marble

Table 17: Wall Thickness	
1	5 feet
2	6 feet
3	7 feet
4	8 feet
5	10 feet
6	20 feet

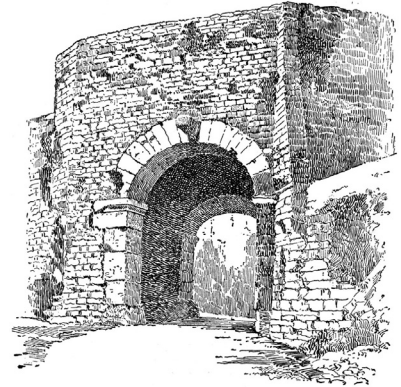
Table 18: Wall Height	
1	10 feet
2	15 feet
3	20 feet
4	25 feet
5	30 feet
6	35 feet

Table 19: Wall Features			
1	Wall Spikes	11	Pits
2	Moat	12	Catapults
3	Gate Tower	13	Ballistas
4	Arrow Slits	14	Drawbridge
5	Reinforced with Iron	15	Portcullis
6	Magically Reinforced	16	Posterns
7	Guard Towers	17	Ramparts
8	Holy Symbols Carved Into Stone	18	Merlons
9	Cauldrons of Hot Oil	19	Murder Holes
10	Trebuchet	20	Barbicans



STREET NAMES

Creating a few street names for some of the bigger streets in your settlement can bring it to life even more. This can be used when an NPC is giving directions to a player especially, to make it sound more believable.



INSTRUCTIONS: On the first table, roll a 1d100. Then, roll a d10 on the second table. Combine the results to get your street name.

Table 20: Street First Name

1-2	Old	51-52	Feather
3-4	Monument	53-54	Jewel
5-6	King	55-56	Castle
7-8	Ash	57-58	South
9-10	Olive	59-60	Queen's
11-12	Broom	61-62	Dove
13-14	Iron	63-64	Temple
15-16	Crooked	65-66	Bow
17-18	Candle	67-68	Blessings
19-20	Baker	69-70	Mithril
21-22	Grime	71-72	Grave
23-24	Vine	73-74	Fortune
25-26	Ruby	75-76	Trinket
27-28	Sword	77-78	Hammer
29-30	Bellow	79-80	Butcher
31-32	Honor	81-82	Noose
33-34	Leech	83-84	Marsh
35-36	Wharf	85-86	Silver
37-38	Luna	87-88	Rat
39-40	Cedar	89-90	Ale-sipper
41-42	Ironwood	91-92	Dead Man
43-44	Owl	93-94	Spirit
45-46	Berry	95-96	Fountain
47-48	Crown	97-98	Flame
49-50	Plaza	99-100	Idol

Table 21: Street Second Name

1	Street
2	Road
3	Lane
4	Alley
5	Way
6	Court
7	Boulevard
8	Avenue
9	Route
10	Passage

GENERATE A RULER

Your settlement needs a leader! Use these three tables to generate a ruler for your settlement. The first table generates a race for your ruler if you want a random race. The second table generates the age of your ruler. The third and largest table generates a character trait for your ruler.

INSTRUCTIONS: On the first table, roll a 1d100. Then, roll a d10 on the second table. Combine the results to get your street name.

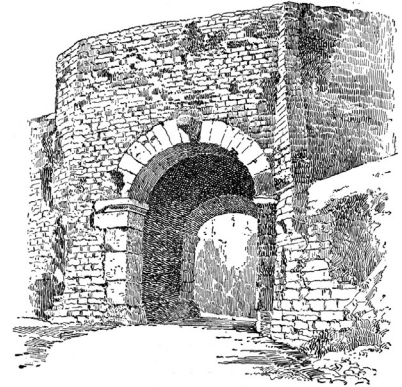


Table 22: Ruler Race	
1	Human
2	Elf
3	Dwarf
4	Halfling
5	Gnome
6	Half-elf
7	Orc
8	Half-Orc
9	Tiefling
10	Goliath
11	Genasi
12	Dragonborn

Table 23: Ruler Age	
1	Child
2	Teenager
3	Young Adult
4	Middle Aged
5	Older Adult
6	Elder
7	Incredibly Old
8	Ancient

Table 24: Ruler Character Traits			
1-2	Evil	51-52	Admired
3-4	Jealous	53-54	Brilliant
5-6	Sneaky	55-56	Selfless
7-8	Bloodthirsty	57-58	Heroic
9-10	Insane	59-60	Gentle
11-12	Dominant	61-62	Happy
13-14	Foolish	63-64	Fair
15-16	Impulsive	65-66	Educated
17-18	Obsessive	67-68	Confident
19-20	Stupid	69-70	Skillful
21-22	Inconsiderate	71-72	Clever
23-24	Irrational	73-74	Courteous
25-26	Intolerant	75-76	Humble
27-28	Neglectful	77-78	Good-natured
29-30	Lazy	79-80	Generous
31-32	Rude	81-82	Strong
33-34	Cowardly	83-84	Trustworthy
35-36	Mean	85-86	Wise
37-38	Dishonest	87-88	Loyal
39-40	Money-minded	89-90	Loving
41-42	Shallow	91-92	Peaceful
43-44	Pompous	93-94	Sincere
45-46	Uncaring	95-96	Brave
47-48	Paranoid	97-98	Grateful
49-50	Uncharitable	99-100	Joyful