

EASY TOWN ECONOMY

Here are some ideas on how to balance settlement economy, how much gold a settlement has, and use that to better inform your decisions on number of guards, quest rewards, and availability of items.

THE SETTLEMENT ECONOMY RULE

Every settlement has a weekly economy in gold equal to its population. This means that a very small hamlet with 200 people, will have a weekly economy of 200gp. This value will also be the cap to how much the players can sell here, and the most expensive item that can be found.

CREATING A SETTLEMENT

Using the rule above we can also make some decisions based on that value. Assuming a 10% tax rate, this settlement earns 20gp a week. With this, the local government can hire up to 14 guards (1,4 gp each per week), but most likely will have only 1 or 2, and use the rest of the gold to invest in improvements, buildings and land.

That's 1000 gold in taxes each year. If we know that this settlement exists for 100 years or more, they can easily have accumulated around 75.000 gold, this is enough to build a mansion, or even a castle, buy several homes and warehouses, improvements, farm land, build roads, bridges, wells, defensive walls, and many other improvements.

BUYING LAND AND BUILDINGS

Both PCs and NPCs can buy land and buildings. The larger the building the higher its cost. Base cost is for a building in a poor area of the settlement, double that value for something in a richer area.

BUILDING VALUES

Building level - Description (Land area) - Price

- 1-**Hut** (20x20)- 250 gp
- 2-**Small home** (40x40) - 500 gp
- 3-**Medium Home** (60x60) - 1500 gp
- 4-**Large Home** (80x80) - 5000 gp
- 5-**Tower** (40x40) - 10.000 gp
- 6-**Mansion** (120x120) - 25.000 gp
- 7-**Temple or Small Castle** (120x120) - 50.000 gp
- 8- **Fort or Large Castle** (240x240) - 100.000+ gp

Each building can have up to their level in number of improvements. Settlements can have any number of improvements, usually limited in gold value by their population value times 10.

BUILDING IMPROVEMENTS

Each improvement provides extra features to the Building

Improvement (description) - Cost

- Well** (provides fresh water even if far away from rivers) - 250 gp.
- Cellar** (food and drink storage) - 500 gp.
- Forge** (allow crafting of metal objects)- 500 gp.
- Alchemist lab** (allow crafting of potions, oils and acids)- 500 gp.
- Library** (allow research downtime at no cost)- 1000 gp.
- Wood Defensive walls** (Offers half cover to anyone defending the base)- 500 gp
- Stone Defensive walls** (Offers half cover to anyone defending the base, increased durability)- 2500 gp.
- Barracks** (allows up to 10 guards to permanently live there.)- 1500 gp.
- Armory** (weapons and armor storage, allow workers to arm themselves)- 500 gp.
- Vault** (can safely store treasure and gold)- 1000 gp.
- Secret tunnel** (allow the owner to secretly enter and leave the base)- 500 gp.
- Secret doors** (allow the owners to move within the base unseen)- 250 gp.
- Teleportation circle** (A personal teleportation circle)- 50.000 gp.
- Garden** (allow gathering of plants and raw materials for potions)- 500 gp.
- Stables** (can safely store up to 4 horses) - 500 gp.
- Creature pen** (can safely store up to 8 small, 4 medium, 2 large or 1 huge creature)- 500 gp.
- Dungeon** (can safely store up to 10 prisoners)- 500 gp.
- Small Tavern** (can offer food, drinks and lodging for up to 10 people) - 1000 gp.
- Large Tavern** (can offer food, drinks and lodging for up to 20 people) - 2000 gp.
- Torture room** (advantage on intimidation and insight checks)- 500 gp.



Chapel (allow crafting of holy symbols and holy water)- 500 gp.

Cemetery (Protects corpses from tomb raiders and can supply an necromancer with up to 4 corpses each week.)- 1500 gp.

Docks (Allow the owner to safely keep up to two ships.) - 1000 gp.

General store (alow owner and others to trade common items, like food, clothing and tools) - 500 gp.

Leatherwork workshop (alow crafting of leather objects)- 250 gp.

Carpenter workshop (alow crafting of wood objects and furniture)- 250 gp.

Dirt roads (alow normal travel speed) 50gp /mile.

Paved road (alow faster travel speed for longer times) 250 gp /mile.

Wooden bridge (alow the crossing of rivers, cliffs and chasms). 250 gp each section of 20ft.

Stone bridge (alow the crossing of rivers, cliffs and chasms, better durability). 500 gp each section of 20ft.

Caravan stop (alow random traders to bring diferent goods to town each week) 500gp.

Workshops (alow the owner to hire one of the following professionals: Herborist, alchemist, tinkerer, jewler, mason, glassblower, tailor, tanner, butcher, cook, scribe, arcanist. Each week they will produce up to 25 gp worth in goods related to their profession. More expensive items can be produced in multiple weeks). 500 gp.

Training grounds (alow you to learn new weapons and armor proficiencies, and train guards into better soldiers) 1000 gp + cost of equipment.

Arena (alow the owner to put on a fighting show to a small crowd, increases renown and gives a small proffit) 1000 gp.

Farming Field (alow the production of food by raising cattle, or growing edible plants) 250 gp.

Windmill (alow you to turn grain into flour, oil and other raw materials used in crafting and cooking) 500gp.

CREDITS

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