



Property and Land Ownership Download

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Property Value and Land Ownership

Invariably running city based campaigns and adventures leads players to ask the question, “How much to buy my own place?” This section seeks to help answer that question and offer guidelines for how to go about purchasing property. Here you will find information pertaining to the wealth factor of citizens living in various districts, and the types and value of property available in these districts. Ultimately what is charged for property and what sort of adventures or role play encounters are used to support PCs desires to own their own place is left up to the individual GM.

Offering the PCs opportunities to go into business and build or purchase their own property gives them ownership in the campaign setting, and ultimately ownership of a portion of the entertainment value of your gaming experience. This is a positive to any game session as characters work hard to earn their property. The property itself may become a home base for the PCs adventuring within Bards Gate. Likewise the property may serve as a story hook for solo adventures or the beginnings of grand adventures. Whatever the reason for a PCs desire to own property or start a business, any amount of RP that encourages character development should be encouraged.

Locating and Selecting Property

PCs seeking to put down roots in Bards Gate or wishing to set up shop and make a wage off of their craft or profession skills will first need to scout out a location for their investment. Each district of Bards Gate has its own unique flavor, as well as its own economy. It is noted of course, that all of these disparate parts mingle and combine to form the economy of the city as a whole.

Like any city, Bards Gate has neighborhoods and districts that run the gauntlet from opulently wealthy to working poor. PCs could technically refurbish an existing space to fulfill whichever role they wish to use it for, be it a necromancer’s lair or a leather-workers shack.

PCs seeking to purchase or lease a property for a business should be encouraged to select a district that suits the sort of business that they intend to operate. PCs seeking to go into the tavern business for example, could easily build their tavern in any district that they could afford to build it in based on that districts Wealth Factor and Property Value.

PCs wishing to open an armor smithy would likewise probably best find their place of business built in one of the foreign or adventurers districts, as that is where individuals seeking their sort of business would look for an armor shop. Jewelers may wish to open their business in the bridge or hill district, where its citizens are a little more well-heeled.

Characters who wishing to purchase a safe-house or build a lair that suits their lifestyle and cost of living may find that certain districts are again, more suited to their needs. A powerful wizard may wish to build a tower somewhere in the Well District, whereas a rogue may wish to buy a warehouse to store their ill gotten gains somewhere near the west docks where they can more easily hide from authorities.

Once a property area is selected, PCs should seek out the seller. In most instances in

Bards Gate, property within the city is owned by either one of the noble families or guild masters. Records of property ownership are found at one of the government offices at the Keep. PCs may bid on the property or make an offer through these offices and may be contacted by the owner or one of their agents as to the price and value of the property. Negotiating the price with the property owner offers the PCs an opportunity to make new contacts with members of the upper and aristocratic classes.

In some cases it may be possible that the property owner wishes the PCs to complete a task on their behalf. This leads to opportunities for story hooks and adventures and should be encouraged as a vehicle for moving your campaign along and making the player work for what they want. Such encounters however should not be abused by the GM as this may turn players off to the whole concept of property ownership if it is overused. Some RP at haggling over the property value, and even possible checks for diplomacy, use of magical charms or the like could influence the ultimate price that PCs pay to get the real estate that they want at a price they find agreeable.

Success or failure may be dictated by dice by using Bluff, Diplomacy or charisma checks or through good old fashioned role play. Horribly failing in price negotiations with the property owner means the property is no longer for sale to the PC, or may have increased in value to the owner. As failure may result in an increase in price or the property being removed from the market, awesome success may result in a decent discount on the value of the property. To determine the amount of increase or decrease in property value after negotiations, roll 1d4 and add or subtract 5% of the property value per number indicated on the die.

Once a price is agreed upon, PCs pay the negotiated cost plus a 10% surcharge applied to the value of the sale by the City to cover the expenses of documentation and paperwork to transfer the deed into the PCs possession.

Property Tax

PCs owning property are generally assessed a property tax of 15% of the value of their land property per year. Likewise folk living in boat houses pay a 15% docking fee to remain tied to the docks. Failure to pay property tax may result in the forfeiture of property to the City and eviction of the PCs by city authorities.

Districts of Bards Gate and Property Value

Located here are the various districts of Bards Gate. Special rules and regulations governing the purchase of property for commercial or private use are detailed below. Included is the average wealth factor of the citizens living in the district. Also included is the average Gold Piece Value or GPV of items that are typically bought and sold in the district and the percentage of markup on those items. For more detail on the districts and their descriptions, see that districts chapter.

Tent City

Wealth Factor: Working Poor

GPV 200-400, +10-20% Markup

The tent city is a rough and tumble area located outside the walls of Bards Gate, populated mostly by foreigners, rangers, barbarians and traveling merchants. It's inhabitants dwell in a mixture of permanent and semi permanent dwellings such as tents, lean-to's shanties and long houses. Available property in the Tent City is unlimited as the majority are squatters who merely pick a spot of flat ground to place their home and vend their wares.

Non-Permanent Dwellings

Pup Tent: 6 gp

Tent/Lean To: 12 gp

Wall Tent: 18 gp

Marquis Tent/Small Pavillion: 25 gp

Grand Pavillion: 100 gp

Wagon, Uncovered: 38 gp

Wagon, Covered or Vardo: 55 gp

Semi-ermanent Dwellings and Structures

Shanty: 0-2 gp

Log Cabin: 110 gp

Long House: 200 gp

Large Longhouse: 300gp

Permanent Dwellings/Structures

Roadhouse/Taproom: 800 gp+

Market

Wealth Factor: Lower Middle Class

200 GP limit, +0% Markup

The Market District is a semi-residential commercial district where traders sell livestock, foodstuffs, and simple gear. Its population ranges from lower middle class to working poor. The area is crowded and space is limited. Large structures and new structures may only be built if existing properties are purchased and pulled down.

Non-Permanent Dwellings

Vardo/Wagon: 50 gp

Permanent Dwellings

Apartment or Inn Room Stay: Based on price. See Market Chapter.

Apartment Building: 5000 gp

Simple Home, Used: 800gp

Simple Home, New: 1000gp+

Grand Home, Used: 4500gp+

Grand Home, New: 5000+

Storefront with Personal Apartment: 500-1500 gp

Tavern: 1500-2500 gp. Up to 2 story available
Inn: 1000-5000 gp. Up to 2 story available
Abandoned Tower: 10,000-40,000, up to 3 story available
New Tower: 50,000+10,000 per level above 3.
Warehouse: 1500-2000 gp.

Guild District

Wealth Factor: Upper Middle Class
800 GP limit, +5-10% Markup

The Guild District serves as storefront and residency of many of the cities most successful merchants. Also found here are the guildhalls of the cities various burgeoning mercantile empires. Many of these guildhalls rival the cities temples in their grandeur and attendance. Space has become limited in recent decades due to the proliferation of guild halls, so that a new guildhall would require the purchase and demolition of a great deal of neighboring property. Due to this, most of the wealthiest guild-masters now live in the Hill District.

Permanent Dwellings

Apartment or Inn Room Stay: Based on price. See Guild District Chapter.

Apartment Building: 1650 gp

Simple Home, Used: 880gp

Simple Home, New: 1100gp+

Grand Home, Used: 4950gp+

Grand Home, New: 5500+

Storefront with Personal Apartment: 550-1650 gp

Tavern: 2500-3000 gp. Up to 2 story available

Inn: 1100-2200 gp. Up to 2 story available

Abandoned Tower: 11,000-44,000, up to 3 story available

New Tower: 55,000+15,000 per level above 3.

Guildhall: 50,000+

Old Temple

The old temple district has a combination of new or remodeled apartments, restaurants and shopping venues mixed with old and sometimes abandoned or ruined temples. It should be noted that purchasing ruined temples and converting their existing structures to new uses can have interesting cosmic implications.

Wealth Factor: Middle Class
500 GP limit, +15% Markup

Permanent Dwellings

Apartment or Inn Room Stay: Based on price. See Old Temple Chapter

Apartment Building: 1700 gp

Simple Home, Used: 900gp

Simple Home, New: 1150gp+

Grand Home, Used: 5200gp+

Grand Home, New: 5500+

Storefront with Personal Apartment: 565-1700 gp
Tavern: 1500-3000 gp. Up to 2 story available
Inn: 2000-3000 gp. Up to 2 story available
Temple Ruin*: 2000-6000gp.
Shrine: 900 gp*
Temple: 100,000 gp*
Basillica: 300,000 gp*
Abandoned Tower: 11,500-45,500, up to 3 story available
New Tower: 55,500+16,500 per level above 3.
* See text for further details.

Docks: (East and West)

The docks border on being a lower class slum. Taverns, fishermen, dockworkers and gondoliers do well enough, but the majority of the population is not very well off. Corruption and crime are not uncommon in some of its rougher neighborhoods. There are few new building projects here, and most of the property is somewhat run down.

Wealth Factor: Lower Class
200 GP limit, +0% Markup

Non-Permanent Dwellings
House Boat: 800 gp

Permanent Dwellings
Apartment or Inn Room Stay: Based on price. See Docks Chapter.
Boathouse: 800-1200 gp
Tenement: 2000gp
Apartment Building: 5000 gp
Simple Home, Used: 800gp
Simple Home, New: 1000gp+
Storefront with Personal Apartment: 500-1500 gp
Tavern: 1500-2500 gp. Up to 2 story available
Inn: 1000-5000 gp. Up to 2 story available
Warehouse: 1500-2000 gp.

Canal

Like the docks, the canal district is home to several impoverished slums. The area can be somewhat dangerous at night with cutpurses and muggers hanging about its busy taverns and gaming establishments. Most property is somewhat run down with sprawling areas of abandoned warehouses and decrepit tenements.

Wealth Factor: Lower Class/Impoverished
100 GP limit, +10-20% Markup

Non Permanent Dwellings
House Boat: 1200 gp

Permanent Dwellings
Apartment or Inn Room Stay: Based on price. See Canal Chapter.

Boathouse: 800-1200 gp
Tenement: 2000gp
Apartment Building: 5000 gp
Simple Home, Used: 800gp
Simple Home, New: 1000gp+
Storefront with Personal Apartment: 500-1500 gp
Tavern: 1500-2500 gp. Up to 2 story available
Inn: 1000-5000 gp. Up to 2 story available
Warehouse: 1500-2000 gp.

The Hill

The hill has some of the highest priced and even inflated real estate in all of Bards Gate. The hill is home to most of the upper class and aristocrats found in Bards Gate. There are a few fine new homes cropping up amongst some of the older mansions, a telling indication of the wealth of the city.

Wealth Factor: Upper Class/Aristocracy
8000 GP limit, +10-25% Markup

Grand Home, Used: 4950gp+
Grand Home, New: 6500+
Storefront with Personal Apartment: 3550-6650 gp
Tavern: 4000-6000 gp. Up to 2 story available
Inn: 6100-7200 gp. Up to 2 story available
New Tower: 55,000+15,000 per level above 3.
Mansion, aged: 120,000 gp
Mansion, new: 150,000 gp

North Wall

Foreigners and businessmen have found a home in the north wall where they may gaze upon the wealth of the Hill and yearn for the good life. New buildings are rare due to crowded conditions, but older properties are frequently for sale as merchants move up the social ladder and relocate to wealthier districts.

Wealth Factor: Middle Class/Lower Middle Class
400 GP limit, +0% Markup

Apartment or Inn Room Stay: Based on price, See North Wall

Permanent Structures

Apartment Building: 1600 gp
Simple Home, Used: 700gp
Simple Home, New: 1000gp+
Grand Home, Used: 5000gp+
Grand Home, New: 5200+
Storefront with Personal Apartment: 800-1600 gp
Tavern: 2500-3500 gp. Up to 2 story available
Inn: 2000-3000 gp. Up to 2 story available
Warehouse: 1400-1800 gp.

Bridge District

Like the North Wall the bridge district is cramped for space in terms of new construction. Housing is tight and expensive.

Wealth Factor: Upper Middle Class

1000 GP limit, +10% Markup

Apartment or Inn Room Stay: Based on price, See Bridge District

Permanent Structures

Apartment Building: 8000 gp

Simple Home, Used: 3000gp

Simple Home, New: 3800gp+

Grand Home, Used: 7000gp+

Grand Home, New: 8200+

Storefront with Personal Apartment: 2800-3600 gp

Tavern: 4500-8000 gp. Up to 3 story available

Inn: 5000-10,000 gp. Up to 3 story available

Shrine: 1000 gp*

Temple: 200,000 gp*

Basilica: 400,000 gp*

Thieves Quarter

Housing is tight and expensive in the Thieves Quarter due to its new found popularity and central location, thus new building projects are rare. Upgrades and renovation of existing structures is however quite common as the district goes through the throes of growth and renewal.

Wealth Factor: Upper Middle Class

800 GP limit, +0% Markup

Permanent Structures Only

Apartment or Inn Room Stay: Based on price, See Thieves Quarter

Apartment Building: 5000 gp

Simple Home, Used: 2000gp

Simple Home, New: 2500gp+

Grand Home, Used: 5000gp+

Grand Home, New: 6200+

Storefront with Personal Apartment: 2000-2600 gp

Tavern: 4500-7000 gp. Up to 3 story available

Inn: 4000-9000 gp. Up to 3 story available

Bards College

The island housing the Bards College offers little room for new growth. The campus's location however attests to the high property value and cleanliness of the district with its panoramic views of the river and the Stoneheart mountains.

Wealth Factor: Upper Middle Class
1000 GP limit, +20-25% Markup

Apartment or Inn Stay: See Thieves Quarter
Permanent Structures Only
Apartment Building: 8000 gp
Simple Home, Used: 3000gp
Simple Home, New: 3800gp+
Grand Home, Used: 7000gp+
Grand Home, New: 8200+
Storefront with Personal Apartment: 2800-3600 gp
Tavern: 4500-8000 gp. Up to 3 story available
Inn: 5000-10,000 gp. Up to 3 story available

Turlin's Well

Turlins Well is a more affluent neighborhood on the east banks of the Stoneheart River. A wide variety of shops and dwelling possibilities exist for individuals wishing to purchase property or structures. Property value is high however as many of the City's burgeoning middle class display their prosperity.

Wealth Factor: Upper Middle Class
1000 GP limit, 15% Markup

Permanent Structures
Apartment Building: 8250 gp
Simple Home, Used: 3300 gp
Simple Home, New: 4000gp+
Grand Home, Used: 7750gp+
Grand Home, New: 9000+
Storefront with Personal Apartment: 3400-3750 gp
Tavern: 4650-8250 gp. Up to 3 story available
Inn: 5250-11,200 gp. Up to 3 story available

Stables Row

Being located outside the City Walls, the Stables Row has lots of potential room to grow. It is believed that eventually a vast area of Stables Row will one day be surrounded by its own wall, bringing much of it into the city proper. Locals are of mixed emotions about this, for they do not want to lose the rustic feel of their current location to the enclosure of city walls, but understand that security and protection from marauders is equally important. Most if pressed would just develop property outside of this new set of city walls, moving the new Stables Row further away.

Wealth Factor: Upper Middle Class
800 GP limit, +0% Markup

Non-Permanent Structure

Pup Tent: 6 gp
Tent/Lean To: 12 gp
Wall Tent: 18 gp
Marquis Tent/Small Pavillion: 25 gp
Wagon, Uncovered: 38 gp
Wagon, Covered or Vardo: 55 gp

Permanent Structures

Cottage: 800 gp
Breeder's Ranch: 15,000 gp
Stable: 1000-4000
Farm: 1700gp + 100 gp per acre, space limited
Storefront with Personal Apartment: 2000-2600 gp
Tavern: 4500-7000 gp. Up to 3 story available
Inn: 4000-9000 gp. Up to 2 story available
Vinyard/Estate: 150,000 gp +100 gp per acre of land.

Types of Real Estate

Tenement: A tenement is an inn or converted warehouse that has run down to about 60% of the original buildings value. The tenement is one to three stories tall and is divided into tiny cell like rooms roughly 10ft. by 10ft., offering the barest of subsistence living conditions for those who rent (or squat) therein. Rent is whatever one dwelling in a tenement happens to have on hand or can fight off rats and intruders to keep. Gangs of bully's often run tenement buildings on behalf of unsavory landlords who dwell elsewhere in more upscale housing. The owner of a tenement is often referred to as a "slum lord". The land a tenement sits on is often more valuable than the cost of the building itself. Tenements cannot be built "brand new" but are instead converted run down properties which served a previous if not similar use. Price: 2000 gp

Cottage: A cottage is a small country home with stone or wooden walls and a thatched roof with a loft and fireplace. A cottage may serve as comfortable dwelling space for three medium sized beings. Cost 800gp

Tavern: A tavern is a drinking establishment made up of a bar, common area, booths, storage and kitchen. Some taverns may be two stories tall with private meeting rooms set above the common area. Taverns come in all shapes and sizes, serve food, beverages and often have some form of nightly entertainment. Cost: Varies with size and location. Most average 3000 gp with a capacity of 30 persons.

Storefront with Personal Apartment: A storefront is often a converted and expanded simple home. An apartment for the store owner sits in the rear or above the storefront. The storefront has a showroom area for shoppers to peruse and often has a crafting area somewhere on the ground floor or in the second story. The living quarters are large enough for three medium sized creatures to live comfortably. Cost: 1500gp. Note: Cost may vary with size and location.

Inn: An inn is a large structure designed or refurbished to house travelers and visitors. Inns have rooms to rent by the night, and sometimes longer and have a staff of servants to see to housekeeping and comfort of the guests. Some inns may be converted grand houses or mansions, others may be built for the specific purpose of housing guests. Inns have a common room on the ground floor, and possibly a tavern, with the sleeping rooms located in the upper levels. Most inns have 4-12 rooms to rent though some may have fewer and others may have many more. Inns have an average occupancy of $1d4+20\%$. Occupancy may be 100% during festival times or during other special events. Inns with a tavern or restaurant and stables must add one half the cost of a tavern and stable to their total value. Cost: 5000gp Note: Cost may vary with size, location and additional amenities.

Simple House: A simple house is made of wood or brick and has a thatched roof. Simple homes have 1-3 rooms, having comfortable living space for 1-3 medium sized beings. Cost: 1000 gp

Grand House: A grand house is a four to ten room house made of wood or bricks and having a thatched roof. Cost: 5000 gp

Mansion: A mansion is a ten- to twenty-room house made of wood or brick and having a

slate roof. Cost: 100,000 gp

Tower: This round or square, three-level tower is made of stone. Additional levels may be added to a tower up to five stories (more with the help of magic or master quality engineering). Each additional story adds 15,000 gp to the cost. Cost: 50,000 gp.

Farm: A farm is a cottage and stable or barn located on a plot of land built for the intent of raising livestock or crops. Cost: 1700gp +100 gp per acre of farmland.

Stable: A stable is a barn or other such building erected for the purpose of keeping livestock. Commonly stables are associated with the keeping and tending of horses. A typical stable has pens built to service or keep up to six large animals. Larger stables may house more beasts, but of course cost more. Cost: 2000 gp

Vineyard/Estate: A vineyard or estate could easily be a plantation or other such large area of land dominated by agrarian and financial concerns. Located further away from large cities, estates generally have several hundred acres of land and large staffs of servants tending to animals and crops. At the center of a vineyard or estate is a large mansion and the smaller sub buildings such as barns, stables, and living quarters for the servants. Estates produce enough food to sustain the estate and all of its servants, aside from whichever other venture the estate is invested in, such as growing grapes.

Breeders Ranch: A breeders ranch is a very large grand house, fine stables and several acres of grazing land. Breeders ranches are just that, a ranch designed for the breeding of livestock or horses from specific purebred stock. Cost: 15000 gps

Shrine: A shrine is a small place of worship no larger than a two room building with an altar or small statuary in the worship chamber and private quarters for the attending priest. A shrine may be as small as a marble slab carved with religious iconography in a private courtyard, or a chamber in a mansion resplendent with stained glass windows. Religious edifices have a base value that is considerably higher than their cost to build. This is due to parishioners' donations, discounts on building materials, volunteer construction aid, and the use of divine magic in their construction. This difference is generally 1/3rd of the overall value, but may be as much as 1/2 due to the popularity of the deity. Cost: 650 gp. Actual Value: 1000 gp.

Temple: A temple could also be referred to as a church or small monastery. A temple has a large worship space, several smaller shrines and apartment or barracks style living quarters for ten to twenty clerics, and private chambers for the highest ranking church official. As with shrines a parishioners' donations, discounts on building materials, volunteer construction aid, and the use of divine magic reduces the cost of construction but not the overall value. Temples may have burial chambers for deceased church leaders, and offer services such as healing and potion making in the same manner that shop keepers sell their wares.

Cost: 133,000 gp; Actual Value: 200,000 gp

Basilica: A basilica is a huge temple that covers a very large space, sometimes up to four city blocks. Basilicas have a large central worship chamber, as well as multiple smaller worship chambers, and shrines. Often a basilica has burial space beneath it for its high priests and

religious leaders and serves as the home to religious icons. A basilica has living quarters for twenty or more clerics and private chambers for the highest ranking church leaders. A basilica may also have a library of religious works and offer services such as healing and scroll or potion making in the same manner that shop keepers sell their wares. Like shrines or temples, the cost of erecting a basilica is discounted depending on the amount of religious converts in the area willing to donate time and money to the building project. This offset in cost does not effect the actual value of the property. Cost: 277,000 gp; Actual Value: 400,000 gp

Pup Tent: A pup tent is a small canvas tent set up with metal or wooden tent poles, rope and iron stakes. It offers modest protection from the elements and weighs approximately 5 lbs. They may be put up in a matter of minutes. Cost: 5 gp

Lean-To or Tent: These tents come in various shapes and sizes. They are made from animal hides or canvas, depending on the availability of materials. Tents and Lean-to's sleep approximately two medium sized creatures. A tent and its poles and ropes weighs approximately 20 lbs. A lean-to or small tent may be erected in as few as ten minutes. Cost: 10 gp.

Wall Tent: Wall tents look like a small house made from canvas or animal hide. Their interior may be divided into several smaller more private sleeping chambers with canvas sidewalls. The walls of a wall tent may be rolled up to allow air flow. Wall tents often have a sun fly which may be erected to create shade on sunny days. A wall tent sleeps 4 medium sized persons comfortably. Several wall tents may be connected together to form larger structures. Wall tent with all of its poles and materials weighs about 40 lbs and takes about a half hour to an hour to put up or take down and pack. Cost 15 gp.

Marquis or Small Pavillion: Much taller and slightly larger than a wall tent, the Marquis is a tent originally designed as a command post for field generals and lords of the marches. They have been adapted by traveling merchants to store their wares and house their family or employees. The interior of a marquis or small pavilion may be divided into smaller chambers. A marquis sleeps 4-8 medium sized individuals comfortably. Marquis tents weigh about 60 lbs and may be put up and taken down in under an hour. Cost: 30 gp

Grand Pavilion: A Grand pavilion is a large tent made from canvas which may be used as a show room or show place (as in a circus or fair) or as shelter for beasts of burden such as elephants or horses. Grand pavilions are also used by nobility as a palace away from home as they travel across less civilized parts of their frontier. A grand pavilion may be divided into dozens of smaller chambers with canvas inserts along its interior. Grand Pavilions may comfortably sleep up to fifty individuals. A grand pavilion weighs several hundred pounds and covers over 60 or more feet of ground. It takes several workers over three hours to erect a grand pavilion, and teams of up to 20 beasts to carry all of the canvas, ropes, tent stakes and poles required to erect it or take it down. Cost: 400+ gp.

Wagon: A wagon is a beast drawn vehicle suited for carrying goods and equipment across country. Uncovered wagons may also be used as a form of cheap shelter by unhitching them and sleeping on or under one. A wagon offers shelter for up to two individuals of medium size. Cost: 35 gp.

Covered Wagon or Vardo: A covered wagon offers the carrying capacity of a standard uncovered wagon but has a covering made of canvas. A vardo is similar except its covering is

wood instead of canvas and may be locked to protect any valuables contained inside. Covered wagons may serve as a decent semi permanent dwelling. Covered wagons or Vardos offer sleeping shelter for up to three medium sized individuals.

Covered Wagon, Cost: 40 gp. Vardo, Cost: 50 gp.

Shanty: Shanties are scavenged from available materials and trash heaps and may be built by anyone with the Survival Skill or a successful Craft: Woodworking or similar skill check (DC 10).

Log Cabin: Log cabins are small 1-2 room dwellings made of hewn logs and cinched with mud or clay. They provide shelter for up to four medium sized persons. Cost: 100 gp

Sod House: Sod or peat houses are made from 2x3 foot slices of earth and grass which are piled up brick like to form a semi domed domicile. A sod house may have 1-3 interior chambers for living quarters. Most cooking is done outside.

Long House (Small): A small long house is a long low structure partially excavated to a depth of 2-6 feet into the ground and piled with timbers in an A frame with roughly 10x30 foot dimensions. Long houses may have 2-4 distinct sections designated for living quarters and a "family" room in the center, where cooking and dining take place. A smoke slit in the roof acts as a chimney. Shutters made from animal pelts may be used to keep the weather from running through the roof. Most cooking is done over the fire-pit in the center of the longhouse or outside during hot weather. A longhouse may house up to eight individuals of medium size. Cost: 200 gp.

Long House (Large): Similar in every way to a small longhouse, the large longhouse has dimensions of 10x60 feet and possibly larger. The interior of a large longhouse may be divided into as many as eight different sections and houses up as many as sixteen medium sized persons. Cost: 300 gp.

Houseboat: A houseboat is a floating barge like vessel which also serves as living quarters for up to 3 medium sized beings. Many who live in houseboats also make their livings off of lakes, rivers, or ocean docks. They have the advantage of being able to move anywhere over shallow waters that they may find calm passage. Houseboats have the disadvantage of being susceptible to the hazards of weather or natural disaster. Most houseboats are moored along harbors or found in river communities. Cost: 1200 gp

Boathouse: A boathouse is a bit of covered dry-dock found along inlets and waterways. Boathouses usually have a pair of swinging or sliding doors that allow boats access to their dry interior where overhauling and work may be done. Frequently boat builders and repairmen dwell in a private area attached to the boathouse. Likewise folk who spend most of their life on the water may think of the boathouse as their second home. Cost: 800-1200 gp. Note: Price is based on size.

Apartment Building: An apartment building usually has two stories and about six to ten apartments. Any finery has generally been stripped from these converted manors to maximize space in the renters living quarters. Generally an apartment has one to two small rooms, being a bedroom and a wardrobe. Larger apartments with multiple rooms are called flats or suites and may be found in more upscale districts.

An apartment owner with a Profession(Landlord/Inkeeper) may make their weekly profession roll or be compensated directly by the number of units occupied times the monthly rent divided by 4 per week, whichever is higher. Cost: 5000 gp; Note: Price is based on two-story, six apartment buildings.

Warehouse: A warehouse is a good sized storage facility used to hold goods that are set to ship elsewhere. A warehouse often has a large central storage space and 1-2 smaller rooms making up an office and warehouse guards quarters. Warehouses are roughly the size of a grand house but sacrifice the amenities of a home for storage space. Cost: 2000 gp

Upgrades and Upkeep

A property purchased may not necessarily suit the needs of its buyer. Instead it is possible that the property was purchased due to its cost or location. Players may invest in renovations and upgrades to their property to either transform it from one role to another, build additions (space may be an issue), or generally improve its look and overall value.

Security is often a reason to consider an upgrade. Invariably a GM manages to send swarms of thieves to plague their party members at some point in time or another. Perhaps a little “meta-gaming” or prior knowledge of other game masters deceitful tactics have made the player extra cautious when it comes to protecting their valuables. No matter what the reason, PCs with the coin to spend and possibly skills or magical powers to wield may craft any and all sorts of “home defense” into their new property that they see fit. If PCs wish to place clever traps to set in their home during their long absences from the city... exploring Rappan Athuk for example, let them.

A great part of enjoyment for the players is the creation of their own piece of the fantasy domain. Imagine the PCs surprise when their benign pit trap has captured a crook whilst they were away. Imagine the cost of fumigating a home after a dastardly thieving gnome is left minced all over the walls for three months because he trying to steal some of the wizards disposable income.

The PHB offers several different grades of lock with which to secure ones home from burglars. Spells offer means of locking doors and securing ones magic books from being perused by unwanted eyes. Is the party wizard looking for an actual in game reason to cast a guards and wards spell? Clerics have various wards and runes that they may place over their home chapel which may guard against intruders looking to plunder their reliquary. The DMG gives rules on the crafting of mechanical and magical traps.

Renovations to a building's interior or exterior may be made as the players wish, within the confines of their own imagination and their characters wealth. Such renovations may of course include haggling with workmen, hiring laborers, or exploring for rare and unique building materials. In general however the cost of renovations may of course exceed or even double the original value of the property but is never less than 1/5th of its original current value.

Players and game masters should work together to help create a characters property and discuss the various possibilities for expanding or renovating their property. Encourage players to draw up a floor plan for their renovations based on the existing structure. Give them the

opportunity to show (or perhaps NOT show you) where they put their traps. A fun evening of gaming could include the PCs running the game for their GM, where the GM seeks to send a burglar or assassin through their lair.

Regardless of any renovations to an existing property or the building of a new one, property must be kept up. Keeping up a property costs the property owner a minimum of 10% of the properties value per year to make sure that it does not slide into disrepair. Every year of disrepair after the first year reduces the properties value by 1/10th of its original worth. After ten years of disrepair the property may become a ruin. In urban setting property which drops below 50% of its original market value may be condemned by the city and demolished. Property is forfeited and the plot becomes the domain of the city and is put up for auction.

Getting Into Business

PCs wishing to start a business must put in a business application with the offices located at the Keep. (See Keep District). An application generally costs 10 gps, and includes their application to begin paying taxes. Along with the application the potential business operator must pay any licensing fees and show proof of deed to a property. The property must be zoned and an inspector paid or bribed to insure that the property is up to code. The amount of these bribes and fees averages 100 gps. Inspection papers could certainly be forged by a character with the forgery skill. The process of applying and inspection generally takes 1d8 days but may be shortened by 1d4 days if bribes and diplomacy go well. After this process, which may involve plenty of entertaining role play, the business is ready to hang out its shingle and open for customers.

Sales Tax: Unless otherwise noted, sales tax averages 6% of the value of items sold or traded within the walls of Bards Gate. Certain districts may pay a higher sales tax in order to provide for local guards and militias to offer additional protection.

Starting and Continuing Business Licensing Fees

Fee	Cost
Tax and Business Application	10 gp
Inspection Fees (and Bribes)	25-100 gp
Yearly Property Tax	15% property value
Yearly Upkeep	10% property value
Monthly Sales Tax	6% value of items sold or traded

Hanging your Shingle

PCs should be encouraged to come up with a creative name and emblem for their new business venture. A limner may be hired to paint the sign and criers may be hired to advertise their new business. Rivalry may develop between the PCs and NPCs running similar businesses within the city, causing no limit of role play and adventure opportunities.

It may be assumed that the PCs making craft or profession rolls are sufficiently successful and that they have enough down time to make their business lucrative. At any rate being a proprietor of a business may offer the PCs opportunity to make new contacts and provide plot hooks for new adventures.

Characters unable to spend time crafting in their own shop, or overseeing their business venture may be required to hire NPCs to fill the bill. These may include cooks, cleaners, barkeepers, or skilled workers such as smiths and wood workers. Employees of course must be paid a wage by the proprietor that is compensatory to their skill level and follow all of the same rules for crafting and profession checks that apply to other characters.

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