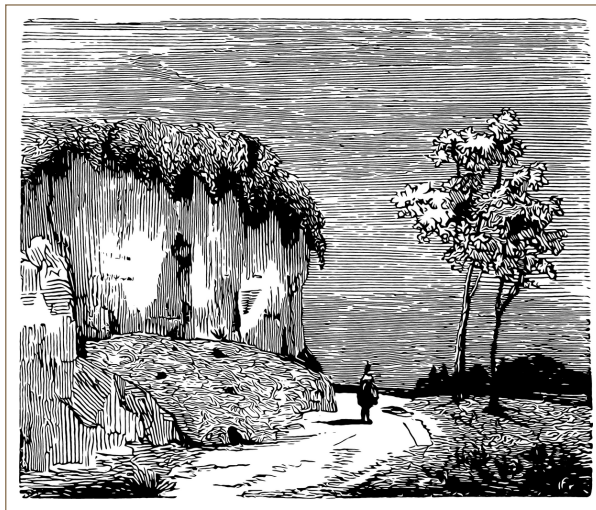


WIZARDS & LIZARDS

THE CITY HOLDING

A WIZARDS & LIZARDS SUPPLEMENT



B E T A

Version 0.10 · not yet playtested

Jon Mayo. PUBLIC DOMAIN (CC0-1.0)

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Not every base sits out past the wall. A company that wants a foothold *inside* an established city-state, a thieves' bolthole, a guild hall, an inn it runs, a back-street smithy, a minor shrine to a lesser god, takes a **city holding**: a property within the walls, where the danger is not raiders but the **landlord, the watch, the guilds, and the tax-collector**. This is the **mini stronghold**, a smaller, city-bound sibling of the frontier hold.

It runs on everything the frontier **Stronghold** already sets up, read that first, and **this supplement only spells out what differs**. It sits on the **downtime fortnight** and its **coin / materials / time** economy (Downtime); it adds **no new dice** (every roll is the usual 3d6 on the standard ladder, every table ordinary d6); and it keeps the stronghold's first law: **a holding buys access, options, and convenience, never raw power**. No facility, no tag, no upgrade here raises a character's attack, defense, HP, or damage.

To that the city adds a **second hard law: a holding never turns a profit**. An inn takes coin at the bar, a smithy sells horseshoes, a guild collects dues, but those takings are **bookkeeping that, at best, pays the place's own upkeep**. They never hand the party a surplus. A holding is somewhere coin **goes**, not somewhere it **comes from**; that is the whole point of owning one, and the moment a base starts funding the company, it has quietly replaced the dungeon as the engine of the game. Adventuring stays the only real source of wealth.

THE PROPERTY AND ITS TYPE

A holding belongs to the **company** and runs through the same **shared purse and vote** as a stronghold (the tithe feeds its Treasury; the company votes what to build and what to pay). Track it on the base sheet: **Name · Type · District · Tags** (and each tag's state) · **Heat · Cover · Treasury · Staff · Notes**.

Pick a **type**, the fiction of the place, which sets its face to the city and its one or two starting **tags**:

Type	What it is	Starts with
Bolthole / hideout	a hidden room, a cellar under a front	<i>Concealed, Bolt-run</i>
Guild hall / lodge	a chartered company's seat	<i>Standing, Common room</i>
Inn / tavern	rooms above, a taproom below	<i>Common room, Bunks</i>
Smithy / workshop	a back-street craft house	<i>Forge, Standing</i>
Shrine / minor temple	an altar to a lesser power	<i>Sanctuary, Standing</i>
Trade house / shop	a chartered storefront	<i>Market contact, Standing</i>

A **starting holding** is modest: the type, its one or two tags, no staff to speak of, and an empty Treasury. From there it grows by tags.

TAGS: THE UPGRADE SYSTEM

A holding does not have a fixed list of rooms; it has **tags**. A tag is one named capability bolted onto the property, an *access*, an *option*, a *convenience*, and the list is **open-ended**: players propose a tag that fits their place, and the GM prices it by analogy to the ones below. You do not need a rule for every possible upgrade; you need the pattern, and a tag *is* the pattern.

Tag	Grants (access / option / convenience)
Con-cealed	the place is hidden; the watch and rivals must <i>find</i> it before they can move on it (lowers Heat's bite)
Bolt-run	a tunnel or roof-route out; escape the watch, slip a raid, leave the city quick
Vault	a hidden strongbox; protects the Treasury and stash from theft, and halves what a shakedown confiscates
Bunks	beds for staff, guests, and retainers; a safe full rest for allies you house
Forge / Work-shop / Lab	craft at home: enables a craft project, or lowers one a tier (cheaper, faster), like the stronghold smithy
Scriptorium	a mage may run the spell-research project here
Training floor	a fighter, monk, or rogue may train advances here, sparing the city's for-hire tuition
Sanctuary	tends curses and disease; a cleric or paladin may train here
Common room	a place to meet contacts and gather rumors: ease the Carouse / network downtime action
Market contact	buy more of the harder-to-find gear list, reliably
Fence	move hot goods and buy what the open market won't sell (the gray list)
Standing	a charter, a license, a patron's word: legitimacy that lowers Heat and lets you operate in the open

Building a tag works exactly like raising a stronghold facility (Stronghold, *Facilities*): a **down-time project** with a build clock, paid in **coin up front + upkeep every fortnight**, the better tags gated by **materials**. Use the stronghold's Tier I / II costs as the dial, a simple tag (Common room, Bunks) is a Tier I; a serious one (Forge, Scriptorium, Vault) a Tier II. A tag can be upgraded to grant more. (There is no Tier III here, the grand works belong to a frontier hold or a founded city, not a rented room.)

WHAT IT COSTS YOU, EVERY FORTNIGHT

A frontier hold bleeds coin to **garrison and raids**; a city holding bleeds it to the **city**. Three drains come due each fortnight, paid from the Treasury:

Drain	What it is	By district (v0)
Rent or tax	a landlord's rent, or the city's property tax if you own	humble ~2 · respectable ~6 · prestigious ~15
Staff wages	every staffed tag needs hands: a keeper, a smith, a fence, a guard	~2 per staffed tag
Dues or protection	the price of being left alone: guild dues, a magistrate's "consideration," a gang's cut	~3, more as Heat rises

If the Treasury **can't cover** the fortnight, the place frays the same way a stronghold does: tags go **dormant** (no benefit until paid up), staff drift off, and **Heat rises**, a missed payment is exactly the sort of thing that gets you noticed. A grander address in a prouder district costs more on every line; a humble hole in a poor quarter is cheap to keep but buys little reach.

HEAT AND TROUBLE

The city's answer to the frontier's **raids** is **Heat**: how much hostile attention the watch, a guild, the tax-office, or a rival pays your holding. It is a **0–5 track** (the city echo of a region's threat). Heat **rises** when you commit crimes that trace back, miss your dues, or get seen doing what you shouldn't; it **falls** with bribes, lying low for a fortnight, or buying legitimacy (the *Standing* tag, a *Concealed* place).

Against Heat you set your **Cover**: legitimacy plus discretion, the sum of cover- granting tags (*Standing*, *Concealed*, *Bolt-run*) and any standing bribe. Each fortnight, as a stronghold compares threat to defense, compare **Heat to Cover**:

Shortfall (Heat – Cover)	What the trouble costs
0 or less	Quiet. The right palms are greased, the place unremarked. Nothing.
1	Noticed. A fine, a bribe demanded, a warning shot. Lose 2d6 × 5 coin.
2	A shakedown or a raid. Lose 3d6 × 10 coin and a tag is sealed (dormant: a writ nailed to the door, goods confiscated) until you clear it.
3+	Closed down. Lose 3d6 × 20 coin and a tag is wrecked ; the holding may be seized outright if you cannot pay or pull strings.

A **Vault** halves the coin a shakedown takes. So the decision the players carry is the stronghold's, in city dress: **keep your Cover at or above your Heat and you are left alone; let the gap open and the city closes in, worse the wider it is.** Pay the dues and stay legitimate, or run hot and dirty and gamble on the bolt-run.

Will the heroes handle it? Whenever a shortfall would cost you, the players choose, just as they choose to defend a frontier wall:

- **Take the loss.** Pay the fine, eat the confiscation, go adventure.
- **Make it the session.** Bribe and scheme it away across a downtime fortnight, or play it out, a heist to recover the sealed goods, a tense audience with the magistrate, a knife in the dark for the rival who informed. **Win** and the trouble is averted, with a lead or a favor for spoils; **lose** and you take it at the next worse step.

A NOTE FOR AUTHORS

Hold both laws. **Access, options, convenience, never raw power**, no tag touches a character's numbers; and **a holding never turns a profit**, its takings only offset its own upkeep. When you invent a tag, price it against the table and ask what it *opens*, never what bonus it *adds* or what coin it *yields*. A city holding is a set of doors and a stack of bills, a place to spend the spoils of adventure, and a fresh way for the city to take them back.

Beta: not yet playtested. A working draft (version 0.7), reasoned against the stronghold's economy but unproven at the table. Play it, push on it, report what breaks.