# Urban Environments 1.0

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#### 1. Introduction

This short document is intended as an aid to Game Masters who are working on developing their own adventures and campaigns set in the Fallout universe, and wish to create atmospheric, interesting settlements, towns and cities for their characters to visit. I have tried to include every factor of importance in the creation of settlements, however I have probably made some quite glaring omissions, for which I apologise, and will attempt to correct in future editions. The document is in the form of a checklist which you can just go through as you create your settlement, to ensure that you consider all important factors. Please e-mail me with your thoughts at louise1@telia.com.

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# 2. Developing a concept

Before going in to the specific details you should try to develop an overall concept of what you want the settlement to be like. Taking this overall viewpoint in the beginning gives you a chance to see if the settlement is ideal for the effect you wish to achieve before you start building, and will allow you to tweak the settlement within a broad framework later on, rather than approaching each new aspect of the settlement as a concept which you hadn't thought about before. Things you may wish to consider at this point are:

What atmosphere do I want the settlement to portray? What is the size of the settlement? What is the technology level of the settlement? Who/what runs the settlement? What currency does the settlement use?

What are the citizens like?
Where do they work?
How wealthy are the citizens?
What do they do with their leisure time?
What laws are there?
What is the local law enforcement like?
What criminality is there?
What religions are there?
What is the settlement's relations with other nearby settlements?
What organisations have outposts here?

Having considered and answered these questions you should have a fairly good idea of what you wish the settlement to be like. You should spend some time thinking about these questions and developing the overall atmosphere for the settlement before moving on to the specifics. When you have thought through this overall view, please move on to the next point in this document.

## 3. Atmosphere

The atmosphere of the settlement is vitally important to building something that the players will find believable and interesting. Every settlement in your adventure or campaign should have an individual atmosphere that stands out. Atmosphere will to a large extent grow as you work on the aspects of development outlined below, but you should have a fairly good idea of what you want from the start. **Consider sights, sounds and smells.** What colour is the sky? Are there trees and plants or is everything blackened and dead? Can you hear birds singing and children playing or is everything drowned out by the sound of a nearby factory or the sound of machine gun fire? Are the locals friendly? Are people overdosing on Jet on the streets? Do people throw their waste out of the windows like in medieval Europe so it smells of shit or can you smell the blossoming flowers? How clean are the streets? Consider these questions and many more. A developed atmosphere is perhaps the most important thing so think through this deeply. As the Game Master you are the eyes, ears and nostrils of the players. It is your job to implant these images in their minds. Every time the Player Characters enter a new scene you will need to give them an in-depth atmospheric description of their surroundings. We will return to the question of atmosphere later in this document.

#### 4. Tech Level

Technology in Fallout is extremely variable. Primitive tribals live side by side with the technologically advanced Vault dwellers. In real world terms the technology stretches from our distant past to perhaps a hundred years in our future. You will need to consider the tech level of this settlement, which will also be dependent on when your campaign is set. For a long time after the war there are no advanced settlements, and outside of the vaults and former military groups such as the Brotherhood of Steel and the Enclave the tech level is medieval. At this time most people live in the burned out remains of old cities, and new settlements are not very advanced, yet as time goes by new settlements with more advanced technology begin to be built, Such as the NCR capital, which develops from a small farming community to a fortress of technology. It is recommended that you stick to the lower end of the tech scale and leave advanced tech to the vaults and the brotherhood however, in order to maintain the post-apocalyptic atmosphere. The technologically advanced areas, although interesting exceptions

(and perhaps important milestones in the plot of your adventure), do not fit easily with the dark age atmosphere that Fallout is meant to portray.

The majority of people live in burned out former cities, which will tend to have had some rebuilding done, particularly by the time Fallout 2 is set. As plumbing and infrastructure probably haven't been re-established however, they are usually dirty, smelly places, much like medieval towns and cities. If the area has developed a functioning government, infrastructure may well have been fixed.

Towns will probably have some newer, higher quality buildings if there are any architects, carpenters, plumbers other professionals available in the area. Small settlements should primarily be mud huts, tents and simpler wooden buildings.

All settlements should have some source of food and water, so most will tend to be situated near a river. All but the most primitive settlements will farm rather than hunt for food. There are five general tech levels in Fallout:

- 1. Tribal (Primitive)
- 2. Burned out ruin dwellers (18<sup>th</sup> century slums)
- 3. Rebuilders (early to mid 20<sup>th</sup> century)
- 4. Vault dwellers/Brotherhood of Steel (21st century)
- 5. Enclave (23<sup>rd</sup> century)

Most people tend to live in burned out ruins, though some live in more organised, built up areas. The above classifications are very general and rough, but will hopefully help in determining the tech level of a settlement.

## 5. Population

You probably already have a fairly good idea of how big you want your settlement to be. Consider that, in Fallout, with such a small surviving human population, even cities will not have more than a few tens of thousands of people. Another complication is that some pre-war cities were almost entirely wiped out, but maintain a minimal population living among the ruins, so although they may be referred to as cities they are often little more than villages. Most people live in smaller settlements or towns no larger than 2-3,000 though some are as big as 5-10,000. Even the largest cities will not tend to be larger than 20-30,000. Consider the infrastructure of any densely populated areas you plan to create – unless there is some kind of government or organisation to keep plumbing and cleaning services functioning, the area will quickly become dirty, smelly and toxic, and the locals will become diseased, dying of diarrhoea, cholera and other diseases wiped out in cleaner areas. Of course, that may be just what you want.

#### 6. Government

Government is very variable, and is usually central to the atmosphere of an area. First you will need to decide whether you want a government or not. Small communities can usually function fine without any government, with the entire community agreeing together what course to take (direct democracy), perhaps employing a mayor and a sheriff to keep things running smoothly. Smaller settlements don't usually need any infrastructure.

More densely packed areas will usually have some form of ruling body, most probably the group with the most guns and ammo, though this may still be totally anarchistic, save for that everyone fears the self anointed leaders. There may be several powerful ruling groups, either existing in harmony, or warring with each other. Democracy is unusual, except for in small communities, unless the groups with the most guns and ammo happen to think democracy is a good way to go.

There are two types of government – ones that exist to serve themselves, and ones that exist to serve the people they rule over. The government is usually responsible for infrastructure or lack thereof and law enforcement. Governments that serve the people may also run hospitals, though for this and other more extended services it will require taxation.

More organised, authoritarian governments will tend to have a hand in everything, including responsibility for the production and sharing of food, which is an effective means to reward "good" citizens and punish those who rebel. Some governments will have guards exacting tolls at the city gates, as an additional income. Dictatorships will usually tax the people for the profit of the leaders, as well as taxing food from nearby farms. Dictatorships will tend to have laws against freedom of speech, expression, press etc. if they have the manpower to enforce them. Most dictators over settlements usually don't care enough to organise this much however, and will often let the settlement run itself, coming out to tax the citizens every once in a while.

It is possible to have a liberal dictator, such as a monarch, and the citizens may even adore him/her. It is also possible to have an authoritarian democracy, if the citizens are fearful and feel they need the protection of martial law. The size, shape and power of a government will be mostly dependent on the size of the area, and number of people it rules over. Consider:

- 1. Government or no government
- 2. Size of government (number of govt. employees, police, soldiers etc.)
- 3. Reach of government (amount of control over production, business, economy etc.)
- 4. Democratic or dictatorship
- 5. Organised or anarchistic
- 6. Liberal or authoritarian
- 7. Quality of infrastructure, if any

#### 7. Economics

The economic organisation of an area is largely dependent on the local government or lack thereof. An organised government, with organised infrastructure, will probably produce its own coinage and have a function market economy based on money rather than barter. Less organised areas will probably continue bartering, while accepting the coinages of nearby areas. Those not advanced enough to produce their own coinage may use some readily available substitute, to ease bartering for goods, such as caps or ringpulls. Larger, more densely packed areas will usually have at least some coinage or substitute coinage. Smaller settlements may use the coinage of nearby areas or they may refuse any method other than bartering of goods, depending on how near they are to settlements with coinages and how trusting they are of strangers. Small settlements may well be entirely self-reliant, in which case they are very unlikely to accept "outside" coinages, though most have some form of trade relations with nearby settlements. Consider what coinages are acceptable in the settlement you are creating. If the settlement is advanced shops will probably only accept

coinage as they have to keep track of their economics, whereas if it is small and primitive it will probably only accept bartering.

#### 8. Citizens

Consider what the citizens of a settlement are like. This is fairly obvious, so I won't waste much space on it, but think about:

- 1. Are they friendly to strangers?
- 2. Are they friendly to other races?
- 3. Are they indoctrinated/propagandised in any way?
- 4. Is criminality high or low?
- 5. Are they rich or poor?
- 6. Do they like their home settlement?
- 7. Are they pampered citizens or rugged survivalists?
- 8. Where do the citizens work? How do they earn a living?

## 9. Religion

Consider what religions are practised in the settlement and how organised they are. Are there several religions practised in the area or is there a single strong one? How big are the congregations? Are these organisations large enough to build churches?

Older, more established religions tend to have large bureaucracies and will tend to have some central base in an area of large population density, and smaller chapters in outlying towns and settlements. These may have a single leader, probably elected from some form of clergy council, whose real power may vary considerably.

Newer, first generation religions will tend to be centred around a single charismatic individual with a large amount of power over followers. This individual may be benevolent and act in the interests of his followers, or he may become intoxicated with his power, asking more and more extreme acts from his followers. Religions usually have a collection of principles and beliefs as the core, and these are usually turned in to unbreakable dogma fairly quickly. Consider the loyalty of the followers to the religion, will they die for it or are they merely succumbing to peer pressure. The more authoritarian and dogmatised a religion is the less likely it is to tolerate other beliefs, and the more likely it is to try and suppress them. Some settlements may even be run as theocracies, with complete control over the settlement resting in the hands of the clergy. In areas where their religion is popular, clergy will tend to have a large amount of power.

Unorganised, anarchistic religions will not tend to be able to muster any real power, though large bands of followers of such religions can make for interesting encounters. Such undogmatic religions will often draw intellectuals, artists and other creative people who do not wish to be constrained by dogma.

#### 10. Laws and customs

Laws and customs vary considerably from area to area, and the scale and power of the law should already be fairly worked out in your mind from the earlier steps. A powerful government will tend to have more laws, because it has the ability to enforce them and an authoritarian government may have an extreme number of laws for even small things. Most areas will probably have relatively few laws however, only enough to allow the settlement to

function for its citizens. Such laws will tend to be about ownership of property and thievery, murder and other socially unacceptable behaviours. Areas run by raiders, criminals and others who don't care what happens to the citizens will probably be almost entirely lawless. As long as you don't annoy the leaders you can do what you want. You may also wish to consider if the settlement has any unusual customs or behaviours. What are the ideals valued by the citizens? This will affect strongly how the citizens look at the Player Characters. Do they conform to the norms and values of the society, or are they considered rude and disrespectful of the citizens.

#### 11. Law enforcement

Whether there exists any organised law enforcement is dependent on the government structure, size and culture of a settlement. Very small settlements won't tend to have any law enforcement, as everyone in the community knows everyone else, crimes are rare and are dealt with by the community as a whole. Slightly larger settlements and small towns may employ a sheriff, and depending on the size, a few deputies, to deal with crime. Large towns and cities probably employ a real police force, which may vary in size depending on the authoritarianism of the area. This police force will tend to answer directly to the local government, though if it is too powerful it may take over real power from the government and declare a police state. Police will tend to be fairly rough, and lacking in mercy due to the nature of the job, though fairness and justice may vary considerably from department to department, and individual to individual. Corruption may also vary quite considerably, though all but the most honourable and indoctrinated officers will accept bribes if the price is right. More anarchistic areas will tend to favour mob law, and if there is no government to pay for the police force, and citizens are not willing to pay for it, it will be non-existent. In dictatorships, the rulers goons will serve as law enforcement though the "laws" will in these circumstances be fairly arbitrary or non-existent. The power wielded by police will also vary greatly from the ability to arrest suspects to the ability to act as judge, jury and executioner. Consider:

- 1. Size and organisation of local law enforcement, if any.
- 2. How just and fair is the legal system
- 3. How powerful are the police, what limits do they have to conform to
- 4. How corrupt/honourable/indoctrinated are the police
- 5. How well trained/equipped are the police

# 12. Criminality

Consider how organised, large and powerful criminals in the area are. Smaller settlements will not tend to have any internal crime problems, though they may have to deal with external threats, such as raider groups and slavers. Larger settlements will almost always have at least some level of criminality, though it may consist of unorganised individuals. Some areas may have highly organised criminality, and criminals may even be so organised and powerful that they can wrest control over the settlement. All criminals in an area will tend to know each other well, and will often gather together in specific pubs and saloons to share information and find work (These are excellent places for PCs to find work or hire people for work). More powerful criminals may even own their own buildings, usually hotels, saloons, brothels and casinos. Consider the relationship of criminals to local law enforcement, do they have a deal worked out or are they fighting each other constantly? Some criminals, primarily thieves and

burglars tend to work alone, working together with others occasionally, while others work together in crews/gangs ranging from four to twenty individuals. If crime is organised, local shopkeepers will probably be extorted unless they have some special relationship with the organised enterprise. Gangs may extort local shops if there is no-one to stop them.

### 13. Commerce

Consider what trades you want to be active in the settlement. Very small settlements will not have any shops but you may be able to barter for goods with the inhabitants. Even the smallest towns will tend to have at least a general store and a saloon, and farmers on the outskirts selling food products to the citizens (though a large proportion of citizens will probably be engaged in farming). Cities offer the most exciting commercial activities, with enough shops and traders that you can find anything you want. Following is a list of shops/traders that the PCs may wish to visit:

Armourers, gun dealers Pawn shops/Equipment shops Leather retailers Clothes retailers Valuables retailers Food shops Libraries/Book shops Drug dealers **Pharmacists** Hotels Bars/Saloons **Brothels** Slavers Caravans Hospitals/Medicine men Banks (safe boxes for storage, loans) Money lenders/loan sharks

Always consider whether a certain trade fits, when thinking about including it in a settlement. Consider if it is realistic and believable. When creating a specific shop, think about the personality of the owner, how big and well supplied the store is, how much business he gets and how rich he is, whether he has any employees/guards/family/followers nearby. Traders aren't just there to buy and sell stuff, they can offer interesting quests and storylines too.

## 14. Leisure activities

What do the citizens do in their free time? Do they go to watch gladiatorial games (violence always draws a crowd) or some other show (maybe the circus is in town), or do they shoot up on chems? Working men often spend much of their time in the local saloon. Gambling is always popular. Consider leisure activities carefully and you can come up with a lot of interesting quest ideas for the PCs.

### 15. Organisations

Many different groups often have branch offices in various settlements, such as the Brotherhood of Steel, or the Children of the Cathedral. Such organisations can be useful in developing a continuity, or overall quest. They can be a link between settlements. There may also be other organisations in the settlement that are working openly or subversively, either to help it or to undermine it. This may include various political and religious factions, or anti-slavery groups such as the NCR Rangers.

### 16. Relations with other settlements

Consider the settlement's relations with nearby and distant settlements. Does it trade with them? And if so what kind of trade? Is there a settlement nearby that wishes to add the settlement to its dominion, and is acting aggressively, or sending diplomats. Do other settlements hold control of the settlement, either indirectly by threats, or by supplying the settlement with a necessity (addictive chems like New Reno to control Redding). Is the settlement totally autonomous? Consider:

- 1. The relationship to each nearby town (positive or negative).
- 2. How this relationship manifests (trade, war, part of a dominion, republic etc.)
- 3. Status in comparison to other settlements (high, low)
- 4. Control over vital supplies

## 17. Creating a map and adding NPCs to populate it

Now that you have the settlement sketched out, you probably wish to create a map and add all the specific details, such as shops, and NPCs to interact with. Personally, I recommend using a single A-4 sheet (maybe more if the settlement is particularly large) to draw a map of the settlement, using whatever scale fits best, but generally fairly small. This map will be used for the characters to see overall what the city looks like. Then create additional hex-sheets for the scale where your characters are walking around and interacting. Hex sheets of the right size can be found in the GURPS basic set, and can be photocopied as much as you like for personal use. Personally I use Games Workshop models for the characters, though anything vaguely recognisable that fits in to a hex will do.

You have probably already thought about what specific NPCs in this settlement the PCs will interact with, and what quests there will be for the PCs to perform. During the map making stage you should consider this seriously, though, with the whole settlement so carefully prepared already, it should not be difficult to come up with original quests for the PCs and NPCs for them to interact with. Remember to populate the settlement with plenty of fitting citizens.