



WATER HORSES

These shape-shifting fey live within rivers and lakes but spend much of their time assuming the form of a horse, roaming the countryside, and looking for victims they can charm into riding them. Many folktales warn of water horses, for once a creature attempts to ride them, they will promptly dive into the nearest body of water where they can drown and devour their victim. There are several variants of water horses, and while there are differences between their behaviors and abilities, they share several characteristics.

Charming Shapeshifters. While water horses can assume the form of any large, land-dwelling creature they choose, their preferred form is that of a beautiful horse. Regardless of its chosen shape, the water horse's true form becomes impossible to hide once it dives into the water. Its mane reverts into watery reeds, its flesh reveals its sallow complexion, and many have fanged and even monstrous skulls that come on full display.

Regardless of what form they assume, all water horses possess the ability to charm those who look upon them. Though the power of this charming ability varies from horse to horse, the result is the same. The charmed creature will cease to see the horse as a threat and be compelled to attempt to ride what they now view as the most beautiful horse they've ever seen. Many of the water horse's victims never have the chance to put up a fight.

Adhesive Bodies. The primary tactic all water horses share is to lure or drag their victims into rivers or lakes. Most have sticky flesh they can use as an adhesive, causing those who touch them to become stuck. This makes it easier for the water horse to drag its prey into the water, where it has the advantage.



Aquatic Herds. While many water horses spend extended periods alone, they still possess the horse's innate tendency to form herds. When several water horses congregate, they instinctively form roving herds that migrate across vast stretches of water. While these herds are breathtaking to behold, they can also be devastating to any village they pass by if left unchecked.

Loyal Steeds and Servants. While most water horses are wild, chaotic predators, there are instances where they can be subdued and made into powerful servants. Powerful fey sometimes "tame" these creatures, turning them into amphibious mounts and servants. Hags, in particular, enjoy bending water horses to their will and using them to spy and prey upon nearby villages.

Humanoids can sometimes subdue and tame water horses using enchanted cold iron tacks. Water horses tamed this way may even become loyal steeds, helping their rider to navigate dangerous underwater environments. A water horse tamed this way can charm other water horses, thereby making them friendlier to the rider, and there are tales of legendary figures who have taken control of entire herds of water horses.

KELPIES

Kelpies are the most notorious and well-known of the water horses, as well as the female variant of these fey creatures. In their natural form, kelpies have long, reedy manes that drape across their pale, greenish complexions, and their eyes possess an eerily beautiful and haunting glow. When not in the water, kelpies drip with heavy mud, and their reeds weigh them down, preventing them from achieving the same level of land mobility as other horses. As such, they tend to stay closer to their homes than other water horses, preferring instead to lure creatures into their river domain.

Beguiling Predators. Kelpies prefer to prey upon lone, vulnerable targets, using their charms to separate an individual from nearby companions. They will then lure the victim out into the water, and once the isolated target touches the kelpie, it will quickly pull it to the bottom of its river home and well out of the reach of any help from its companions.

Charming Fey Steeds. River-dwelling fey prize kelpies as reliable and enchanting steeds, and especially powerful fey may have entire herds of kelpies at their command. They may even grant the services of these kelpies to those in their favor. This can result in some kelpies aiding noble heroes and serving as stalwart steeds in battles against other aquatic monstrosities.

Other kelpies are put to more sinister use. Hags enjoy utilizing kelpies to lure travelers into their clutches and will also employ kelpies in larger schemes, where they are used as spies. Hags will sometimes “gift” a kelpie disguised as a beautiful horse to someone. The kelpie then serves as a secret servant for the hag until the time comes to betray its would-be owner.



KELPIE

Large fey, chaotic neutral

Armor Class 13

Hit Points 82 (11d10 + 22)

Speed 30 ft., swim 60 ft.

STR	DEX	CON	INT	WIS	CHA
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18 (+4)	16 (+3)	14 (+2)	10 (+0)	14 (+2)	18 (+4)
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Saving Throws Wis +5, Cha +7

Skills Deception +7, Perception +5, Performance +7

Senses darkvision 90 ft., passive Perception 15

Languages Aquan, Sylvan

Challenge 5 (1,800 XP) **Proficiency Bonus** +3

Amphibious. The kelpie can breathe air and water..

Charming Gaze. At the start of its turns, the kelpie can choose a creature it can see within 100 feet and force it to make a DC 15 Wisdom saving throw. On a failure, it becomes charmed and drops whatever it's holding. A creature charmed this way is incapacitated and spends each turn moving towards the kelpie by the most direct route available in an attempt to mount it. It doesn't avoid opportunity attacks but won't move into direct harm.

The target can repeat the saving throw at the end of each of its turns, and each time it takes damage, ending the effect on a success. The effect also ends if this ability is used to charm a different creature. A creature that breaks free of the charm is immune to this ability for the next 24 hours.

Actions

Hooves. *Melee Weapon Attack:* +7 to hit, reach 5 ft., one target. *Hit:* 11 (2d6 + 4) bludgeoning damage.

Suffocating Grasp. Each creature grappled by the kelpie and submerged in water must make a DC 15 Constitution. On a failed save, a creature takes 31 (7d8) necrotic damage and starts to suffocate if it can't breathe water. On a pass, it takes half as much damage and does not begin suffocating.

Change Shape. The kelpie polymorphs into a large terrestrial beast or back into its true form. Its statistics are the same in each form. Any equipment it is wearing or carrying isn't transformed. It automatically reverts to its true form if it dies or is submerged in water.

Reactions

Adhere. When a large or smaller creature hits the kelpie with a melee attack or touches it, the kelpie can adhere that creature to itself, causing it to automatically become grappled by the kelpie (escape DC 15).

NUGGLES

These water horses are by far the most distinct of their kind, and some scholars argue that nuggles are, in fact, a type of fey entirely separate from the rest of their supposed kin. Though they have the same pale, reedy characteristics of other water horses in their natural forms, nuggles are significantly smaller and more akin to ponies than horses. When they shapeshift, their preferred form is that of a small, shaggy pony, though their wheel-shaped tail always gives them away, despite their attempts to conceal it between their legs.

Mischievious Ponies. Unlike other water horses, the nuggle is not known to consume humanoid flesh. Though it still enjoys diving into the water with unsuspecting humanoids aboard its back, its goal is usually to prank rather than to kill. Nuggles still possess the charming abilities of other water horses and will use them to play tricks on others, with children being their favorite targets. As a result, children from riverside villages are often told cautionary tales, warning them about mischievous ponies with wheel-shaped tails that will try to lure them near water.

Fast and Bewildering. In terms of their abilities, the most significant difference between the nuggle and other water horses is their lack of adhesiveness. Rather than rely on creatures becoming stuck to its back, the nuggle utilizes sudden bursts of speed to dash into the nearest body of water before the rider can react.

Once it has its rider in the water, the nuggle will complete its prank by subjecting the creature to fey magic that leaves it dazed and confused for the next hour. The nuggle usually ensures the creature doesn't drown and will often leave their would-be rider in a state of hazy bewilderment as it gallops away with neighing laughter.

Bane of Watermills. The wheel shape of the nuggle's tail indicates where they most enjoy making mischief: watermills. Nuggles are known to enjoy living near watermills, much to the dismay of watermill operators. They possess the ability to summon grasping reeds which they use to clog and entangle the moving components of watermills. Those charged with maintaining watermills near nuggle territory quickly learn to leave meals out to placate the mischievous water pony. So long as the nuggle is appeased through these small offerings, it will leave the watermill be.

Fear of Fire. If a nuggle becomes too problematic for the local populous, villagers or fledgling adventurers may attempt to drive it out of the region entirely. Luckily, nuggles are not known for their bravery and have a particular fear of fire. Fire-wielding adventurers or a torch-wielding mob are usually enough to send a nuggle fleeing, and heated iron pokers, partially those made from cold iron, are especially effective at driving them off.



NUGGLE

Medium fey, chaotic neutral

Armor Class 14

Hit Points 55 (10d8 + 10)

Speed 60 ft., swim 60 ft.

STR	DEX	CON	INT	WIS	CHA
16 (+3)	18 (+4)	13 (+1)	10 (0)	14 (+2)	18 (+4)

Saving Throws Dex +6, Int +2

Skills Deception +6, Perception +4, Performance +6

Senses darkvision 90 ft., passive Perception 14

Languages Aquan, Sylvan

Challenge 2 (450 XP)

Proficiency Bonus +2

Amphibious. The nuggle can breathe air and water.

Charming Gaze. At the start of its turns, the nuggle can choose a creature it can see within 100 feet and force it to make a DC 14 Wisdom saving throw. On a failure, it becomes charmed and drops whatever it's holding. A creature charmed this way is incapacitated and spends each turn moving towards the nuggle by the most direct route available in an attempt to mount it. It doesn't avoid opportunity attacks but won't move into direct harm.

The target can repeat the saving throw at the end of each of its turns, and each time it takes damage, ending the effect on a success. The effect also ends if this ability is used to charm a different creature. A creature that breaks free of the charm is immune to this ability for the next 24 hours.

Fear of Fire. Up to once per round, if the nuggle takes fire damage, it must make DC 10 Wisdom saving throw. If it fails, it becomes frightened of the source of the fire. While frightened this way, the nuddle must take the Dash action and move away from the source of the fire by the safest available route on each of its turns, unless there is nowhere to move. The nuddle can repeat the Wisdom saving throw at the end of each of its turns, ending the effect on a successful save.

Actions

Hooves. *Melee Weapon Attack:* +5 to hit, reach 5 ft., one target. *Hit:* 8 (2d4 + 3) bludgeoning damage.

Bewildering Ride (2/day). A creature of the nuddle's choice that is touching it and submerged in water must make a DC 14 Wisdom saving throw. On a failed save, the creature falls prone and is under the effects of the *feeblemind* spell for one hour. After the effect ends, the creature loses all memory of the time spent under this effect.

Overgrow (1/day). The nuddle chooses a large or smaller object or creature on the ground it can see within 30 ft. and forces it to make a DC 14 Strength saving throw. On a failure, it is restrained by entangling plants. A creature restrained by the plants, or another creature within 5 feet of it, can use its action to make a Strength check (DC 14) to attempt to break the restraints.

Change Shape. The nuddle polymorphs into a Medium terrestrial beast or back into its true form. Its statistics are the same in each form. Any equipment it is wearing or carrying isn't transformed. It automatically reverts to its true form if it dies, is submerged in water, or is frightened.

Bonus Actions

Sudden Rush. (Recharges after a Short or Long Rest) The nuddle takes the Dash action.



NYKUR

Large fey, chaotic neutral

Armor Class 14

Hit Points 97 (13d10 + 26)

Speed 60 ft., swim 60 ft.

STR	DEX	CON	INT	WIS	CHA
20 (+5)	18 (+4)	14 (+2)	12 (+1)	16 (+3)	22 (+6)

Saving Throws Wis +6, Cha +9, Int +4

Skills Perception +6, Deception +9, Performance +9

Senses darkvision 90 ft., passive Perception 16

Languages Aquan, Sylvan

Challenge 7 (2,900 XP)

Proficiency Bonus +3

Adhesive. Anything touching the nykur adheres to it. A Large or smaller creature adhered to the nykur is also grappled by it (escape DC 17). Ability checks made to escape this grapple have disadvantage.

Amphibious. The nykur can breathe air and water.

Charming Presence. When a creature starts its turn within 100 feet of the nykur, and they can both see each other, the nykur can force it to make a DC 17 Wisdom saving throw, becoming charmed on a failure and dropping whatever it's holding. A creature charmed this way is incapacitated and spends each turn moving towards the nykur by the most direct route available in an attempt to mount it.

It doesn't avoid opportunity attacks, but before moving into dangerous terrain, such as lava or a pit, the target can repeat the saving throw. A charmed target can also repeat the saving throw at the end of each of its turns. It has disadvantage on the save if the nykur is within line of sight; otherwise, it has advantage. If a target takes damage caused by the nykur, the charm ends. A target that breaks free of the charm is immune to this ability for the next 24 hours.

A creature that isn't surprised can avert its eyes to avoid the saving throw at the start of its turn. If it does so, it can't see the nykur until the start of its next turn, when it can avert its eyes again. If it looks at the nykur in the meantime, it must immediately make the save.

Actions

Hooves. *Melee Weapon Attack:* +8 to hit, reach 5 ft., one target. *Hit:* 12 (2d6 + 5) bludgeoning damage.

Suffocating Grasp. Each creature attached to the nykur and submerged in water must make a DC 17 Constitution save. On a failure, a creature takes 45 (10d8) necrotic damage and starts to suffocate if it can't breathe water. On a pass, it takes half as much damage and does not begin suffocating.

Change Shape. The nykur polymorphs into a Large terrestrial beast or back into its true form. Its statistics are the same in each form. Any equipment it is wearing or carrying isn't transformed. It reverts to its true form if it dies or is submerged in water.

NYKUR

These creatures are the male counterparts to kelpies, though they lack the heavy, mud-laden manes of kelpies and are much better suited to land travel. Unlike kelpies, which prefer to stay near the water and lure lone victims, nykurs are brazen showboaters who enjoy roaming long distances and seeking attention from onlooking crowds.

Overpowering Beauty. Nykurs prefer assuming the forms of dazzling white stallions, and their overpowering charm affects all onlookers. Unlike kelpies, nykurs don't play coy and will trot into full view of as many people as possible. Though these ego-fueled displays are effective at disrupting large groups at once, their brazenness can often work against their best interests in situations where subtlety would be a more tactful approach to achieving their ends.

Deceptive Work Horse. Nykurs sometimes "volunteer" their services to farmhands to put their supernatural strength and vitality on full display. They will arrive at a small farm and spontaneously steal work from other horses, much to the confusion and awe of the farmers. The nykurs will plow fields and perform other farm labor in a fraction of the time it would take a typical horse, and they ensure they look good doing it. Only once they've sufficiently captivated their onlookers will they drag their charmed victims into the water to devour them.



WATER HORSES IN ADVENTURES

The following tables provide you with some ways you can incorporate water horses into your adventures.

KELPIE ADVENTURES

d6 Plot Hook

- 1 While traveling down a river, one of the players spots a strange, beautiful horse in the water, which disappears before anyone else can spot it.
- 2 While making camp by a river, one of the players spots what appears to be a drowning horse out in the water.
- 3 A **bandit lord** has managed to subdue a kelpie using a cold iron tack and thereby gained control of an entire herd. Now the local riverways are plagued by a gang of kelpie-riding bandits.
- 4 Villagers speak of an adventurer recently drowned by nearby kelpies. His remains and belongings are said to have been scattered along the river.
- 5 A **green hag** travels up and down a river disguised as an old lady needing help catching her "horse," which has run out across the water.
- 6 A fey lady offers the players the services of her kelpies to aid them in pursuing a lake monster that has stolen a treasured belonging.

NUGGLE ADVENTURES

d6 Plot Hook

- 1 The players find a confused child washed up on a river shore with no memory of the past hour. Local villagers ask the players to stake out the town's watermill, which is continually being sabotaged by
- 2 some unknown force. Every investigator sent so far has been unable to prevent the sabotage and returns with no memory of how it happened.
- 3 A halfling thief offers people rides on his "pony." They then wake from a mental haze an hour later, with all their belongings stolen and the halfling long gone.
- 4 A child asks players for help protecting his "pony friend," who is being pursued by gang members who were recent victims of the pony's pranks.
- 5 A nuzzle steals one of the player's belongings and leads them on a wild chase through a nearby river.
- 6 The players come across an abandoned watermill, clogged and covered in reeds and overrun by nuggles.

ART CREDIT

- Surge Mare - Sam Rowan, Wizards of the Coast
- Breaching Hippocamp - Christopher Burdett, Wizards of the Coast
- Rocky Landscape with Waterfall and Watermill, Småland (1862) - Edvard Bergh
- Lady Thorold's Hunter And Shetland Pony With Groom - John Ferneley
- Boy on White Horse - Theodor Kittelsen
- Horse-4e - Wizards of the Coast



NYKUR ADVENTURES

d6 Plot Hook

- 1 A mysterious white horse keeps appearing in different farm fields, completely disrupting day-to-day work as it charms all its onlookers.
- 2 While the players were resting at an inn, a nykur slew and replaced one of their steeds. It impersonates the steed until they are near water, then it makes its move.
- 3 A local commander has a nykur bound by a cold iron tack. He uses its charming powers to help maintain control of the local populace.
- 4 The players spot a commoner calling out for help from the back of a white horse as it dives into a nearby river. The players have been gifted a cold iron tack and challenged to capture and break a stubborn nykur that has been preying upon the local populace.
- 5 A **death knight** has bound a nykur to its will, and they roam the countryside on moonless nights. At first, they appear to be a typical night patrol, but their supernatural natures are revealed when they enter the water.

NEW ITEM

COLD IRON TACK

Wonderous item, uncommon

This riding equipment is made with enchanted cold iron. As an action, it can be equipped or removed from a willing or incapacitated water horse. If the water horse is hostile to the creature equipping it, the water horse must make a DC 15 Wisdom saving throw or become charmed by that creature. If the creature that equipped the tack or any of its allies do anything harmful to the water horse, it may repeat this saving throw, ending the charmed condition on a success.

A water horse that passes its saving throw against the tack cannot be charmed by it for the next 24 hours.

1.1.0 CHANGES

- Public Release & Updates

1.2.0

- Document clean up