

# WATER HORSES

**T**hese shapeshifting 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. There are many folktales warning of water horses, for once a creature attempts to ride them, they will promptly dive into the nearest source 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, there are several characteristics they share with one another.

**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 the shape they've chosen, the water horse's true form becomes impossible to hide once it dives into 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 water horses have sticky, goo-like flesh they can use to as an adhesive, causing those who touch them to become stuck. This makes it all the easier for the water horse to drag its victim into the water where it has the greatest advantage.

**Aquatic Herds.** While many water horses spend extended periods of time alone, they still possess the horse's innate tendency to form herds. When several water horses find themselves congregating at a single body of water, they instinctively form roving herds that migrate across vast stretches of water. While these herds can be 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

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

**Beguiling Predators.** Kelpies prefer to prey upon lone, vulnerable targets; using their charms to separate a single individual away from any nearby companions. They will then lure the victim out into 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. They will also employ kelpies in larger schemes, where they are utilized as spies. Hags will sometimes “gift” a kelpie disguised as a beautiful horse to someone. The kelpie then serves as 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** 78 (10d10 + 10)  
**Speed** 30 ft. swim 60 ft.

STR	DEX	CON	INT	WIS	CHA
18 (+4)	12 (+2)	13 (+1)	10 (0)	14 (+2)	18 (+4)

**Saving Throws** Wis +5, Cha +7  
**Skills** Perception +6, Deception +7, Performance +7  
**Senses** darkvision 90 Ft. passive Perception 16  
**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 each of it's turns, the kelpie can choose a creature that it can see within 100ft of it and force that creature to make a DC 15 Wisdom saving throw or become charmed and drop whatever its 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 does not move into direct harm.

At the end of each of its turns, and each time it takes damage, the target can repeat the Wisdom saving throw. The target has advantage on the saving throw if it's triggered by damage. On a success it breaks free of the charm. The charm 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

**Multiaattack** The kelpie makes two attacks with its hooves.

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

**Suffocating Grasp.** Each creature attached to the kelpie and submerged in water must make a DC 15 Constitution. On a failed save, a creature takes 22 (4d10) necrotic damage and starts to suffocate if it can't breath 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

**Adhesive.** 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 (escape DC 15).

## NUGGLES

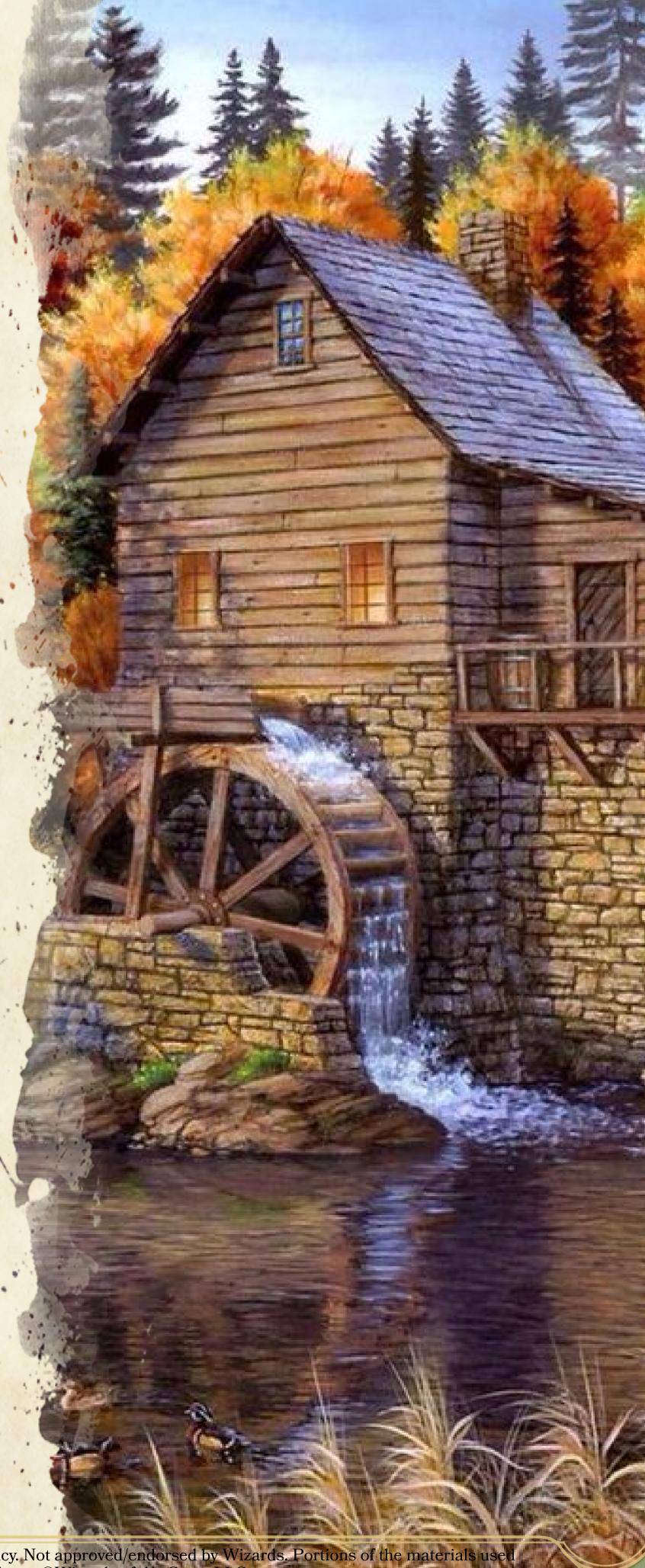
These water horses are by far the most distinct of their kind, and some scholars argue that nuggles are in fact an entirely separate variety of fey from the rest of their supposed kin. Though they have the same pale, reedy characteristics of other water horses in their natural forms, nuggles are significantly 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 how much they try to conceal it between their legs.

**Mischiefous Ponies.** Unlike other water horses, the nuggle is not known to consume humanoid flesh. Though it still enjoys diving into water with unsuspecting humanoids abord 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 biggest different between the nuggle and other water horses is its lack of adhesiveness. Rather than rely on creatures becoming stuck to the 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, letting loose long neighing, laughter.

**Bane of Watermills.** The wheel shape of the nuggle's tail perhaps serves as an indicator of where they most enjoy making mischief: watermills. Nuggles are known to enjoy living near watermills, much to the dismay of watermill operators, and 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.** Should a nuggle become too problematic for the local populous, villagers, or fledgling adventurers, may attempt to drive it out of the territory entirely. Luckily, nuggles are not known for their bravery and have a particular fear 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 66 (10d8 + 10)

Speed 60 ft. swim 60 ft.

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

**Saving Throws** Dex +5, Cha +5

**Skills** Perception +5, Deception +5, Performance +5

**Senses** darkvision 90 Ft. passive Perception 15

**Languages** Aquan, Sylvan

**Challenge** 1 (200 XP)      **Proficiency Bonus** +2

**Amphibious.** The nuggle can breathe air and water.

**Fear of Fire.** Up to once per round, if the nuggle takes fire damage, it must make Wisdom saving throw with a DC equal to 10 or half the fire damage it took, whichever number is higher. If it fails, it becomes frightened of the source of the fire. While frightened, the nuddle must take the dash action and move away from source of fear 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 ending the effect on a successful save.

**Charming Gaze.** At the start of each of its turns, the nuddle can choose a creature that it can see within 100ft of it and force that creature to make a DC 14 Wisdom saving throw or become charmed and drop whatever its holding. A creature charmed this way is incapacitated and spends each turn moving towards the nuddle by the most direct route available in an attempt to mount it. It doesn't avoid opportunity attacks, but does not move into direct harm.

At the end of each of its turns, and each time it takes damage, the target can repeat the Wisdom saving throw. The target has advantage on the saving throw if it's triggered by damage. On a success it breaks free of the charm. The charm 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.

## Bonus Actions

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

## Actions

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

**Bewildering Ride (1/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 the 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 or be restrained by entangling plants. A creature restrained by the plants, or another creature within 5 ft. of it, can use its action to make a Strength check (DC 14) to attempt 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 or is submerged in water or if it is frightened.



# NYKUR

These creatures are the male counterparts to the female kelpies, but they lack the heavy, mud-laden manes of kelpies and are much better suited to land travel. Unlike kelpies, which prefer to stay near water and lure lone individuals to them, nykurs are brazen showboaters who enjoy roaming longer distances and seeking attention from crowds of onlookers. For nykurs, the hunt isn't just about food, but self-aggrandizing ego fulfillment.

**Overpowering Beauty.** Nykurs prefer assuming the forms of dazzling white stallions, and their overpowering charm effects everyone who can see them. Unlike kelpies, nykur do not play coy, and they will trot into full view of as many individuals as they can. Though these ego-fueled displays are very effective at disrupting large groups all at once, their brazenness can often work against their own best interests in situations where subtlety would be a more tactful approach to achieving their ends.

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



# NYKUR

*Large fey, chaotic neutral*

**Armor Class** 14

**Hit Points** 120 (16d10 + 32)

**Speed** 60 ft. swim 60 ft.

STR	DEX	CON	INT	WIS	CHA
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20 (+5)	16 (+3)	14 (+2)	12 (+1)	16 (+3)	22 (+6)
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**Saving Throws** Wis +6, Cha +9, Int +4

**Skills** Perception +7, Deception +9, Performance +9

**Senses** darkvision 90 Ft. passive Perception 17

**Languages** Aquan, Sylvan

**Challenge** 8 (3,900 XP)      **Proficiency Bonus** +3

**Amphibious.** The nykur can breathe air and water.

**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.

**Charming Presence.** When a creature that can see the nykur starts its turn within 100ft. and the two of them can see each other, the nykur can force the creature to make a DC 17 Wisdom saving throw or become charmed and drop whatever its 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 does not move into direct harm. 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

**Multiaattack** The nykur makes two attacks with its hooves.

**Hooves.** *Melee Weapon Attack:* +8 to hit, reach 5 ft., one target. Hit: 15 (3d6 + 5) bludgeoning damage.

**Suffocating Grasp.** Each creature attached to the nykur and submerged in water must make a DC 17 Constitution. On a failed save, a creature takes 33 (6d10) necrotic damage and starts to suffocate if it can't breath 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.

## 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 As the players are traveling down a river, the group's lookout keeps spotting a strange, but beautiful horse in the water which disappears before anyone else can spot it.

- 2 While the players are making camp near a river, one of them spots a horse that appears to be drowning out in the water.

- 3 A **bandit lord** has managed to subdue a kelpie using a cold iron tack and has thereby gained control of an entire herd. Now the local riverways are plagued by a gang of kelpie-riding bandits.

- 4 Villagers speak of a traveling adventurer who was recently drowned by nearby kelpies. His remains, along with his valuable items, 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 lord offers the players the services of her kelpies to aid them in pursuing a lake monster which 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.

- 2 Local villagers ask the players to stake out the town's watermill which is continually being sabotaged by some unknown force. Every investigator they've sent so far as 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 come out of a mind haze an hour later, with all of 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 pony 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 by reeds and overrun with magic ponies and other fey.

### ART CREDIT

- Misterstourworm and the Kelpie's Gift Illustration - Martin McKenna
- The Keplie Pond - Jaimie Whitbread
- Wooden House and Watermill - Marcel Kristal Tablo
- Miniature Shetland Pony Foal - Marjolein Kruijt
- Boy on White Horse - Theodor Kittelsen
- The Kelpie - Alexandrevla



### 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.

- 5 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.

- 6 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 normal night patrol, but when they enter the water, their supernatural nature is revealed.

### 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, it 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 charm on a success.

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