

Treasure Hoard Generator

Thank you for checking out my homebrew treasure hoard generator. This is really just a codified brain dump of how I create treasure hoards, written in about 3 day’s time. Make sure you have itch.io notifications turned on, as I’ll be passing this off to a graphic designer to better organize the thoughts contained herein, and make them more presentable to print out and use at home. Enjoy!

Creating a Hoard

When creating a treasure hoard, roll twice on the table below. Roll an additional time each of the following statements are true:

- 1. It is located in a ruined castle or dungeon.
- 2. It is located in a highly magical or cursed area.
- 3. The characters overcame great peril to find it.
- 4. It is protected by a dangerous creature or deadly trap.
- 5. It is owned by a creature known for insatiable greed, like a dragon.

D12	Treasure with Gold	d12	Treasure Without Gold
1-10	1d20 * 100 * average party level in coins. 1d10: 1: Copper, 2-4: Silver, 5-9: Gold, 10: Platinum	1-6	Consumable
11	Consumable	7	Consumable
12	Valuable	8	Valuable
13	Wearable	9	Wearable
14	Spell Focus	10	Spell Focus
15	Armor	11	Armor
16	Weapons	12	Weapons

Static Enchantments for Wearables, Focuses, Armor, and Weapons

When rolling up a Wearable, Spell Focus, Armor, or Weapons, these will typically have a “static enchantment.” These are bonuses to various aspects of a character’s attributes (like increasing damage dealt or skill check bonuses), or expansion of options and abilities (like granting temporary invisibility). To determine what kind of static enchantment, and therefore, what name a magic item will have, roll on the attribute formula table below. This will inform if a magic item has a leading descriptor, trailing descriptor, or both. This is how a “Sturdy Platemail,” a “Shield of Deflection”, or even a “Viridian Circlet of the Mule” is determined on the Descriptor and Attribute table.

Attribute Formula and Bonus Variables

2D6 Roll	Attribute Formula
2-6	Leading Descriptor Only
7-10	Trailing Descriptor Only
11-12	Leading and Trailing Descriptors

Some entries will ask you to use a “BV” or “Bonus Variable”. To calculate a bonus variable, roll on the table below:

Average Party Level	Bonus Variable Roll (BV)
1-4	5d6, keep lowest
5-8	4d6, keep lowest
9-12	3d6, keep lowest
13-16	2d6, keep lowest
17-20	1d6

When creating a magic item with static enchantments, roll on the following table to see its magical enchantment’s construction. Alternatively, if you would like to make a very powerful magic item that might be owned or protected by a terrible dungeon boss at the end of a “story chapter,” roll twice for a leading and trailing descriptor for a given item, and then roll on the consumable magic style and magic effect table to generate a once-per-day ability the object can do!

Attribute and Descriptors

d100	Leading Descriptor	Attribute	Trailing Descriptor	Attribute
01-02	Sturdy	+BV AC	of Deflection	-BV damage from each receive attack
03-04	Pyrite	+BV vs. acid	of Spikes	Attackers take BVd4 piercing damage for each successful attack against wielder
05-06	Azure	+BV vs. cold	of Pace	+BV*10' to movement
07-08	Crimson	+BV vs. fire	of the Ox	Travel doesn't cause exhaustion
09-10	Ochre	+BV vs. lightning	of Speed	+BV*10' to movement, can't be surprised.
11-12	Viridian	+BV vs. poison	of the Mammoth	+BV*5 Temporary Hit Points
13-14	Onyx	+BV vs. spells	of the Lion	+BV to Strength Score
15-16	Moonstone	+BV vs. radiant	of the Falcon	+BV Dexterity Score
17-18	Spinel	+BV vs. necrotic	of the Mule	+BV Constitution Score
19-20	Labradorite	+BV vs. psychic	of the Owl	+BV Intelligence Score
21-22	Zircon	+BV vs. thunder	of the Lynx	+BV Wisdom Score
23-24	Prismatic	+BV to all saves	of the Jaguar	+BV Charisma Score
25-26	Tireless	Time to take a long rest is halved	of the Stars	+BV to all Ability Scores
27-28	Rugged	Immune to exhaustion	of Tears	+BV to all damage received
29-30	Berserker's	+BV Strength skill checks	of the Vulture	-BV*5 Hit Points
31-32	Archer's	+BV Dexterity skill checks	of Pox	Cannot be magically healed.
33-34	Apothecary's	+BV Constitution skill checks	of Corruption	Cannot cast spells
35-36	Wizard's	+BV Intelligence skill checks	of trouble	-BV to all saves
37-38	Priest's	+BV Wisdom skill checks	of discord	Spells cast by the wielder do not activate till initiative count 0

39-40	Angel's	+BV Charisma skill checks	of the snail	Wielder's initiative is always 0
41-42	Rusted	-BV AC	of regeneration	Wielder heals +BV Hit Points per round
43-44	Glass	-BV to Saves	of the ley line	BV additional spell levels cast per day
45-46	Hyena's	Wielder cannot cast spells	of the magus	+BV to concentration checks
47-48	Pitch	Torches and Lanterns carried by wielder emit 10' less radius of light	of stability	Immune to being grabbed or grappled
49-50	Tin	-BV to Attack Rolls	of radiance	Glowing BV*5ft radius as light spell.
51-52	Weak	Reduce damage by half	of the thief	+BV to disarm traps
53-54	Glowing	Glowing as if Light spell	of warmth	Immune to non damaging cold effects
55-56	Oracular	Wielder can see Invisible	of remedy	+BV vs Poison saves
57-58	Unseen	Wielder invisible to creatures over 30 ft away	of Devastation	+BV Damage
59-60	Drake's	+BV Spell Slot per day	of Excellence	Reroll all weapon damage dice less or Equal to BV once.
61-62	Devious	When casting a spell, 1 in 6 chance the spell is immediately restored	of Quickness	+BVd6 to initiative
63-64	Fortified	When casting a spell, BV in 10 chance the spell is immediately restored	of the Glacier	+BVd6 cold damage
65-66	Triumphant	Regain a 1st level spell slot when wielder slays a creature in melee	of the Inferno	+BVd6 fire damage
67-68	Vulpine	As a reaction, expend a spell slot to gain resistance to all damage for one turn.	of the Storm	+BVd6 lightning Damage
69-70	Tough	+BV Constitution	of the Sun	+BVd6 radiant damage
71-72	Swift	+BV Dexterity	of Peril	+BVd6 damage
73-74	Brilliant	+BV Intelligence	of the Bear	Hits knock target back BV*5 ft.
75-76	Mighty	+BV Strength	of Blood	Gain BV hit points whenever striking an opponent

77-78	Vibrant	+BV Wisdom	of the claw	Gain a BV or lower spell slot back when hitting a spellcasting enemy
79-80	Forceful	+BV Charisma	of Destruction	Con save vs BV+damage or hits destroy enemy armor.
81-82	Silver	+BV Attack	Of Motion	Make an extra attack per round.
83-84	Muscular	+BV Melee Damage	Of Accuracy	Reroll BV missed attacks per day.
85-86	Healthy	+BV * 5 Temporary Hit Points	Of Vanishing	Become invisible for BV rounds per day.
87-88	Mithril	+BV to Attack Rolls	Of Spell Shattering	Grants +BV to saves vs Spells.
98-90	Adamantium	+BV, +BV+1 to Attacks vs. 1d12:[1: Aberrations, 2: Beasts, 3: Celestials, 4: Constructs, 5: Dragons, 6: Elementals, 7: Fey, 8: Fiends, 9: Giants, 1: Monstrosities, 11: Oozes, 12: Undead]	Of the Giant	Adds +BVd6 weapons's damage dice.
91-92	Savage	+BV Damage	Of Warding	+BV to AC and Saves
93-94	Ruthless	+BV Damage, Critical Hits occur on 19-20	Of Crushing	Attacks against constructs and objects are critical hits.
95-96	Knight's	+BV Attack, +BV Damage	Of the Rabbit	+BV to Dexterity and Initiative
97-98	Master's	+BV Attack, Criticals on 19-20	Of the Titan	Double the wielder's carry capacity
99-00	Capricious	Roll twice on the prefix table	Mercurial	Roll twice on the suffix table

Various Item Tables for Static Enchantments

Wpn d100	Weapon	Weapon d100, cn	Weapon, cont.	Wearables d20	Wearables	Armor d20	Armor Type
1-5	Dagger	69-70	Glaive	1	Tunic	1-8	Shield
6-10	Short sword	71-72	Crossbow, Heavy	2	Cloak	9	Padded
11-15	Crossbow, light	73-74	Sling	3	Boots	10	Leather
16-20	Handaxe	75-76	Whip	4	Hat	11	Studded Leather
21-25	Rapier	78-79	Halberd	5	Veil	12	Hide
26-30	Longbow	80-81	Lance	6	Gown	13	Chain Shirt
31-35	Quarterstaff	82-83	Maul	7	Slippers	14	Scale Mail
36-40	Shortbow	84-85	Morningstar	8	Robe	15	Breastplate
41-45	Longsword	86-87	Shortbow	9	Circlet	16	Half Plate
46-50	Javelin	88-89	Trident	10	Necklace	17	Ring Mail
51-52	Mace	90-91	War pick	11	Ring	18	Chain Mail
53-54	Greataxe	92-93	Pike	12	Armband	19	Splint
55-56	Scimitar	94	Net	13	Crown	20	Plate
57-58	Warhammer	95	Flail	14	Belt		
59-60	Dart	96	Blowgun	15	Cap		
61-62	Greatsword	97	Sickle	16	Breeches		
63-64	Crossbow, Hand	98	Greatclub	17	Gloves		
65-66	Battleaxe	99	Light hammer	18	Coat		
67-68	Spear	100	Club	19	Cowl		
				20	Mask		

Consumables and Valuables

Consumables and Valuables can be created from the same table, with valuables just being a non-magical object with an interesting construction and design.

Consumables

To create a single use consumable bauble or trinket, roll five times on the consumable table and think of an interesting magic item based on the prompts. Create an interesting magical effect inspired by the object descriptions and subject matter, and the magic style and effect. Remember that the object is single use, so don't be too worried to get creative and reward the characters with something that might seem a bit powerful. Other items you create might seem less useful than others, and that's okay.

As an example, rolling the results “Enameled - Comb - Ivy Vines - Demonic - Fire” could be interpreted a number of ways. Perhaps this is a hair comb created by a druid who causes the vines decorating the comb to come to life, creating a wall of ivy that is impervious to the most terrible flames a demon could unleash. Another interpretation might be to cause the tines of the comb to shoot out in ivy like flames that bind opponents in combat! For extra fun, collaborate with your players to decide what they do and how they work. To judge save DC values for targets of the magic item's effects, judge a value based off the best save of the character using the device. For duration, have the effect last either roughly a minute, if creating a long term magical effect, or explosively end instantaneously: like a fireball blast. Or, come up with your own ideas!

Valuables

Valuables are created in much the same way, but only are rolled on using the Descriptor, Design, and Subject Matter columns. However, valuables are valuable to a specific character, and have a reason why they are valuable. To determine this, roll on the Interest table to determine who and why the object is intrinsically important. If for some reason, you need to identify the “Gold” value of one of these items, simply roll up a coinage treasure value from the first table in this supplement.

d100	Descriptor	Design	Subject Matter	Magic Style	Magic Effect
01-02	Antique	Anklet	Abstract shapes	Ancient	Acid
03-04	Bejeweled	Amulet	Angelic figures	Barbed	Animating
05-06	Bone	Astrolabe	Animal tableau	Bejeweled	Aura
07-08	Brass	Bead	Battle scene	Blessed	Banshee
09-10	Carved	Bracelet	Bouquets of flowers	Burning	Binding
11-12	Ceramic	Brooch	Celestial spheres	Celestial	Blood

13-14	Copper	Button	Coat of arms	Charmed	Bone
15-16	Crystal	Cameo	Crescent moons	Creeping	Charm
17-18	Enameled	Candle	Religious symbols	Cursed	Claws
19-20	Encrusted	Charm	Castle	Damned	Cloak
21-22	Engraved	Choker	Dragon	Deceptive	Crown
23-24	Etched	Doll	Fairies	Demonic	Crystal
25-26	Filigreed	Coin	Fantasy landscape	Diabolical	Curse
27-28	Gilded	Cufflink	Floral wreaths	Draconic	Dragon
29-30	Glass	Earring	Geometric patterns	Eldritch	Duplicating
31-32	Glittering	Egg charm	Griffins	Ethereal	Ember
33-34	Glowing	Handkerchief	Hearts	Fey	Enveloping
35-36	Gold	Hairpin	Horse portrait	Fiendish	Fire
37-38	Hammered	Figurine	Intricate knots	Gilded	Flesh
39-40	Inlaid	Hair comb	Ivy vines	Glowing	Fog
41-42	Iron	Hat pin	Knight on horseback	Gnarled	Gaze
43-44	Ivory	Jarred firefly	Leaves and acorns	Hellish	Golem
45-46	Jeweled	Locket	Lone tower	Infernal	Horn
47-48	Lacquered	Lens	cupids	Invisible	Hungry
49-50	Leather	Matchbox	Mariner's compass	Lurking	Illuminating
51-52	Marble	Medallion	Medieval villagers	Miraculous	Invisible
53-54	Metallic	Miniature	Menagerie of animals	Mystical	Iron
55-56	Obsidian	Music box	Monogram	Necrotic	Lava

57-58	Onyx	Necklace	Moon phases	Neverending	Levitation
59-60	Opalescent	Pendent	Mystical runes	Obsidian	Ooze
61-62	Ornamental	Perfume bottle	Nautical themes	Ornate	Phoenix
63-64	Painted	Pocket watch	Constellations	Phantasmal	Poison
65-66	Pearl	Ribbon	Portrait	Planar	Portal
67-68	Porcelain	Ring	Country scene	Pulsing	Pursuing
69-70	Ruby	Runestone	Phoenix	Sacred	Quicksilver
71-72	Runed	Statuette	Pilgrims	Screaming	Rage
73-74	Silver	Six Sided Die	Regal unicorn	Serpentine	Rune
75-76	Stone	Snuff box	Roses and thorns	Shadowy	Sand
77-78	Studded	Scarf pin	Sea serpent	Silent	Screaming
79-80	Tiny	Signet	Seascape	Soulbound	Serpent
81-82	Tin	Silver spoon	Shield and sword	Spiked	Shielding
83-84	Varnished	Small mirror	Ship at sea	Thorned	Shrieking
85-86	Velvet	Sun dial	Skeletons and skulls	Throbbing	Specter
87-88	Verdigris	Thimble	Sunburst	Translucent	Spiders
98-90	Walnut	Tie tack	Trees and forest	Undying	Tentacles
91-92	Waxed	Totem	Water lilies	Unholy	Thorns
93-94	Whittled	Vial	Wildflowers	Unseen	Vines
95-96	Wicked	Wand	Wizard casting spell	Vicious	Wall
97-98	Willow	Whistle	Woodland animals	Vile	Withering
99-00	Wooden	Zarf	Zodiac signs	Warded	Wraith

Intrinsic Interests

d100	Who	Why it's Missing	Why It's Missed
01-02	Cobbler	It was stolen by a thief in the night	Won by their father in a contest long ago
03-04	Widow	They were robbed at knifepoint on the road	Found during a childhood adventure
05-06	Wizard	It fell out of their pocket unnoticed	Passed down for generations in their family
07-08	Baron	Coveted by a collector of rare artifacts	Discovered while exploring an ancient ruin
09-10	Knight	It sank to the bottom of the lake while swimming	Gift from a mentor when they came of age
11-12	Farmer	A gust of wind blew it away	Taken as a trophy from a defeated rival
13-14	Potter	It was given to them by a deceased loved one	Crafted by a talented ancestor
15-16	Tanner	It contains a secret map or code	Found in the belly of a giant beast they defeated
17-18	Fool	Lost their belongings in a fire	Inherited from an eccentric relative
19-20	Jester	It was pawned to pay off gambling debts	Trading token from a merchant caravan journey
21-22	Baker	Soldiers looted it during an invasion	Symbol of a childhood dream or ambition
23-24	Miller	Traded for a fake treasure map now proven false	Found in a forgotten location from their youth
25-26	Blacksmith	Seized as contraband at a checkpoint	Owned by a famous war hero ancestor
27-28	Merchant	It was mistakenly sold at a market stall	Romantic token from a past love
29-30	Guard	It was stolen from their campsite	Reminder of a childhood storyteller
31-32	Soldier	Bartered for a cure from a plague or disease	Signified their noble status and heritage
33-34	Squire	A pet ran off with it into the woods	Unearthed at an archaeological excavation
35-36	Maid	They were conned by a charming thief	Won in a game of chance long ago
37-38	Cook	Lost exploring a mysterious ruin or tomb	Handmade by a beloved grandparent
39-40	Hunter	Stolen by a doomsday cult for ritualistic purposes	Won deeds to land in a game of chance

41-42	Fisherman	It was payment for a secret, illegal deal	Souvenir from a coming-of-age milestone
43-44	Shepherd	It was accidentally thrown out	Won in a riddle contest with a clever foe
45-46	Scholar	Envyng eyes caused them to misplace it	Taken from a mythical creature's lair
47-48	Alchemist	They were robbed while drunk at the tavern	Earned by showcasing their talent or skill
49-50	Apothecary	A relative borrowed it but hasn't returned it	Acquired at an exotic faraway market
51-52	Priest	It was their lucky charm for competitions	Gift from an estranged family member
53-54	Monk	A bully from their childhood stole it long ago	Crafted by a sibling long ago
55-56	Nun	It belonged to a respected elder they must find	Passed down from a master of their craft
57-58	Bard	A raven flew off with the shiny object	Contains a secret message or meaning
59-60	Minstrel	A wizard's spell made it vanish mysteriously	Found after a disaster or shipwreck
61-62	Wet nurse	It contains a clue to their unknown parentage	Gift from an unknown benefactor
63-64	Town crier	Bandits ambushed their carriage and looted it	Amulet from a spiritual ritual
65-66	Bookbinder	They were betrayed by someone they trusted	Found hidden in their ancestral home
67-68	Nomad	Given as tribute to a dark warlock or witch	Memento from a meaningful festival
69-70	Barber	Stormy seas washed it overboard a boat	Thought to bring good fortune or luck
71-72	Ranger	Demons cursed them and took the item	Clue that led to an adventure
73-74	Jeweler	It was payment for an outstanding debt	Inherited from an eccentric relative
75-76	Innkeeper	Pickpockets snatched it at the crowded market	War souvenir from defending their home
77-78	Tailor	Dropped into a deep well by accident	Carved during a voyage long ago
79-80	Carpenter	Swallowed up by quicksand while traveling	It embodies a virtue they aspire to uphold
81-82	Weaver	Accidentally dropped down an old well	It empowers their voice against cruel injustice
83-84	Falconer	Lost in a bet playing dice or cards	It justifies a life's purpose filled with hardship

85-86	Peddler	pickpocketed by a child gang in a crowded street	It commemorates someone who believed in them
87-88	Herbalist	Given to a corrupt guard to gain safe passage	It commemorates an ancestral home since lost
98-90	Fortune Teller	Stolen by a sneaky pet	Saved as a memento from a childhood pet
91-92	Gravedigger	An illness caused memory loss of where it was left	Originally a gift to woo a romantic interest
93-94	Rat Catcher	Traded for passage across a dangerous terrain	Token from joining a guild or society long ago
95-96	Beggar	Buried with a deceased spouse, now disturbed	Received as part of an occult initiation ritual
97-98	Butler	Taken by an abusive spouse during an argument	Discovered in a market and felt a unknown connection
99-00	Furrier	Thought lost in a devastating house fire	Found while exploring old temple ruins

This supplement was inspired by Ben Milton's Maze Rats, the treasure system from Mausritter, and my own Hoards of Darkness hack and slash D&D supplement, both available on Drive Thru Rpg.