Civilization IV Terrain Reference Guide
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(Thanks to Stuporstar for his text guide!)

Terrain	Type	No Improvement F	P	C	H	(Primary Improvement) F	P	C	H	[Secondary Improvement] F	P	C	H	Watermill (plain only) | Cottages⁺ F	P	C	H
Coast	Plain	1	0	2	-												
Desert	Plain**	0	0	0*	0									0	1[2]|0	0[5]*|1*	0
Desert	Hill (Mine[1]) [Windmill[2,3]]	-1	1	0*	0	-1	3[1]	0	0	0	1	1	0	0	0	1	0
Desert	Oasis	3	0	2	2												
Desert	Floodplains (Farm°) [Workshop[4]]	3	0	0*	-0.4	4°	0	0	-0.4	2	1[4]	0	-0.4	3	1	0*	-0.4
Grassland	Plain (Farm°) [Workshop[4]]	2	0	0*	0	3°	0	0*	0	1	1[4]	0	0	2	1[2]|0	0[5]*|1*	0
Grassland	Hill (Mine[1]) [Windmill[2,3]]	1	1	0*	0	1	3[1]	0*	0	2	1[2]	1[3]	0	1	1	0*|1*	0
Grassland	Forest (Lumbermill[1])	2	1	0	0.5	2	2[1]	0	0.5								
Grassland	Jungle	1	0	0	-0.25												
Grassland	Hill & Forest (Lumbermill[1])	1	2	0	0.5	1	3[1]	0	0.5								
Grassland	Hill & Jungle	0	1	0	-0.25												
Snow	Plain**	0	0	0	0									0|0	1[2]|0	0[5]*|1	0
Snow	Hill (Mine[1]) [Windmill[2,3]]	0	1	0	0	0	3[1]	0	0	1	1[2]	0[3]	0	0	1	1	0
Snow	Forest (Lumbermill[1])	0	1	0	0.5	0	2[1]	0	0.5								
Ocean	Plain	1	0	1	0												
Peak	Plain	0	0	0	X												
Plains	Plain (Farm°) [Workshop[4]]	1	1	0*	0	2°	1	0*	0	0	2[4]	0	0	1	2[2]|1	0[5]*|1*	0
Plains	Hill (Mine[1]) [Windmill[2,3]]	0	2	0*	0	0	4[1]	0*	0	1	2[2]	1[3]	0	0	2	1*	0
Plains	Forest (Lumbermill[1])	1	2	0	0.5	1	3[1]	0	0.5								
Plains	Hill & Forest (Lumbermill[1])	0	3	0	0.5	0	4[1]	0	0.5								
Tundra	Plain (Workshop by River[4])**	1	0	0*	0	0	1[4]	0*	0					1	1[2]|0	0[5]*|1*	0
Tundra	Hill (Mine[1]) [Windmill[2,3]]	0	1	0	0	0	3[1]	0*	0	1	1[2]	1[3]	0	0	1	1*	0
Tundra	Forest (Lumbermill[1])	1	1	0	0.5	1	2[1]	0	0.5								
Tundra	Hill and Forest (Lumbermill[1])	0	2	0	0.5	0	3[1]	0	0.5								

Improve	Required Tech	Additional Techs
Farm	Agriculture	Civil Service and Biology
Cottages	Pottery	Printing Press and Civics (see above⁺)
Mine	Mining	Railroad

Improve	Required Tech	Additional Techs
Workshop	Metal Casting	Guilds and Chemistry
Windmills	Machinery	Replaceable Parts
Watermills	Machinery	Replaceable Parts and Electricity
Lumbermill	Replaceable Parts	Railroad