VibeStack Weekly · subscriber download

The AI Game Dev Stack 2026

The best AI tool for each job in a solo or indie game, the engine MCP setups worth five minutes, and the free plans you can actually ship with. Edition of November 16, 2026.

Contents

How to use this
The one-screen cheat sheet
1. 3D models (props and characters)
2. Sprites, pixel art and textures
3. Rigging and animation
4. Voice, music and sound effects
5. NPCs and LLM dialogue
6. Coding agents
7. Engine MCP setups: let your agent drive the editor
8. The $0 stack: free plans you can actually ship with
9. Before you ship: AI disclosure and web builds

How to use this

One pick per job, plus a runner-up and a free option, for solo and small-team game devs. Everything here comes from our guides and tool pages (checked by us between October 16 and November 16, 2026). Where we ran something ourselves we say so; everything else is from the maker's own pricing, terms and docs. **Prices and licences change often, so check the tool's page before you ship.** Links marked * are affiliate links: we may earn a commission at no cost to you, and it never decides a pick.

New in this edition (November 16, 2026): how big an Unreal Engine 5.9 web build really is, from our scan of 116 Epic AI MegaJam entries (section 9), Nilo's new prompt-to-game mode (section 1) and OpenCode 2.3's background subagents (section 6). Last edition (November 14) added Roblox's official Studio plugin, Asset Store and Fab imports over MCP, and Suno Bridge.

The one-screen cheat sheet

Job	Our pick	Runner-up	Free option you can ship with
3D models	Meshy (try Meshy ↗*)	Tripo (try Tripo ↗*) or Rodin (Hyper3D)	Meshy free plan (CC BY 4.0: credit Meshy) or GLB-3D-Coder (Apache 2.0, local)
Pixel art sprites	PixelLab	Retro Diffusion	PixelLab free trial (commercial use listed on its pricing)
High-res 2D sprites in one style	Scenario (trained style)	Leonardo.Ai	Gensprite free credits are watermarked until first payment, so budget for a pack
Rigging + animation	Mixamo (humanoids, free)	Cascadeur (try Cascadeur ↗*)	Mixamo or AccuRIG (both free)
Voice	ElevenLabs (try ElevenLabs ↗*)	Inworld AI (real-time)	None free for commercial use: ElevenLabs Starter is $6/month
Music + SFX	Suno Pro/Premier (music), ElevenLabs (try ElevenLabs ↗*) (SFX)	Audio Studio MCP (local)	Audio Studio MCP (Stability AI Community License, under US$1M revenue)
Talking NPCs	Tryll Engine (on-device)	Convai / Inworld AI	Tryll: free until a game passes $200,000 lifetime gross
Coding agent	Claude Code or OpenAI Codex	Cursor	Aider, Cline or OpenCode with Ollama

Engine MCP setups (Unity, Unreal, Godot, Roblox) are all free: see section 7.

1. 3D models (props and characters)

- **Pick: Meshy (try Meshy ↗*).** Our top pick for game devs for its export formats and engine plugins. Free plan: 100 credits a month; free-plan models are CC BY 4.0, so you can sell them if you credit Meshy. Paid plans give you ownership. Meshy N1 (November 3, 2026) paints 2K base colour textures natively in 3D, for all registered users.
- **Runner-up: Tripo (try Tripo ↗*).** Text/image to 3D with texturing, retopology and auto-rigging. Free models are public and non-commercial, so make anything you ship on a paid plan. Its Agentic Canvas (beta, October 29, 2026) plans and runs multi-step 3D workflows; Max and Team users first.
- **Also good: Rodin (Hyper3D)** for PBR materials; its pricing lists “any use” from the Creator plan up. Nilo (try Nilo ↗*) is a browser 3D suite aimed at game devs and Roblox creators (LOD slider, one-click rigging for T-pose bipeds). Since November 9 it also builds playable multiplayer browser games from a prompt; it's 13+, and selling a game made there needs Nilo's OK under its current Terms.
- **Free and local: GLB-3D-Coder** (Apache 2.0). *We ran it* on an 8-core CPU with no GPU: a mana potion took about 16 minutes and an animated gate about 28, and both GLBs imported into Godot 4.7.2.

All of them export FBX or GLB/glTF for Unity, Godot, Unreal and Blender. Too many triangles? Our free make_lods.py Blender script cuts a model to triangle budgets and exports LOD levels.

Go deeper: Meshy vs Tripo vs Rodin · Best AI 3D model generators · AI retopology and low-poly · Text to 3D for Unity and Godot

2. Sprites, pixel art and textures

- **Pixel art pick: PixelLab.** Works on a real pixel grid and handles 4 or 8-direction rotations, animation and tilesets, with an Aseprite extension (Aseprite 1.3.7+, not the trial) and an MCP server. Free trial with commercial use listed on its pricing; then Tier 1 at $12 a month (as of October 29, 2026).
- **Pay-as-you-go pixel art: Retro Diffusion.** Free to start, then a prepaid balance from $5 that never expires; images from $0.03 (as of November 7, 2026). Hosted MCP for Claude Code, Cursor and VS Code. Its Terms say outputs belong to whoever generated them, but free-usage outputs may be shown publicly.
- **One trained style across many assets: Scenario.** Train a model on your own art (Pro, $45 a month). Its free plan is personal and evaluation use only.
- **High-res (non-pixel) sprites with a Godot export: Gensprite.** 150 free credits, but free generations are watermarked and not downloadable until your first payment.
- **Textures:** the scanned Quixel Megascans library is free on Fab since November 2026, and Meshy and Tripo can AI-texture models you upload.

Generic image generators can mimic pixel art, but the output usually needs downscaling, palette reduction and cleanup before it's a usable sprite.

Go deeper: Best AI sprite generators · Retro Diffusion vs PixelLab · PixelLab vs Scenario · AI texture generators

3. Rigging and animation

- **Free humanoid rigging: Mixamo.** Free with an Adobe ID, thousands of motion-captured animations, and Adobe says characters and animations are royalty free for video games. Bipedal humanoids only: wings, tails and big hair may not work. AccuRIG is a free desktop alternative with more control over shoulders and fingers.
- **Rig what you generate:** Meshy's free plan includes rigging with a 20-motion library (free outputs need a credit to Meshy). Through Tripo's API a rig check is free, auto rig costs 25 credits and each preset animation 10 credits (1

credit = $0.01).

- **When presets aren't enough: Cascadeur (try Cascadeur ↗*).** AI-assisted posing and physics tools. Free is non-commercial and exports only .casc; Indie is $19 a month or $8 a month billed yearly (revenue or funding under $100,000 a year) and adds FBX, USD and glTF export.
- **Mocap from a phone video: QuickMagic.** The free plan has no commercial licence; Basic is $14.90 a month ($11.90 billed yearly).

Go deeper: Auto-rigging tools compared · AI mocap from video compared

4. Voice, music and sound effects

- **Voice pick: ElevenLabs (try ElevenLabs ↗*).** The most popular all-round choice for pre-recorded dialogue and narration. The free plan (10,000 credits a month) is non-commercial with attribution; paid plans from Starter ($6 a month) include a commercial licence. It also makes sound effects from text, royalty-free on paid plans.
- **Music: Suno, but only on Pro or Premier.** Commercial rights cover songs made while subscribed and downloaded through your plan's allowance (20 a month on Pro, 60 on Premier). Free-plan songs stay non-commercial even if you upgrade later. Udio currently limits all outputs to personal use, so skip it for games. New beta: Suno Bridge (November 13, 2026) generates stems straight onto an Ableton Live 12 timeline in your session's key and tempo (Mac only, Premier only, 10 credits per generation); Suno hasn't said how Bridge clips count toward the commercial download allowance, so ask before you ship them.
- **Free and local: Audio Studio MCP.** Runs Stability AI's Stable Audio 3 on an Apple Silicon Mac or an NVIDIA GPU, instrumental music and SFX only. Commercial use is free while your annual revenue is under US$1M, after you register with Stability AI.

Go deeper: AI voice for games · AI game music · Suno vs Udio vs ElevenLabs Music · AI sound effects

5. NPCs and LLM dialogue

- **Pre-written dialogue:** use any LLM or coding agent to draft lines and barks, then edit them; it ships as normal content.
- **On-device talking NPCs: Tryll Engine.** Free open beta since November 10, 2026 for Unity 6.3+ and Unreal Engine 5.7/5.8, Windows only for now. Free until a game passes $200,000 in lifetime gross revenue, then a 1% royalty; you must file a free Release Form before launch. Tryll says one talking agent needs about 1.6 GB of video memory. Atelico AI Engine is the other on-device option (Early Access).
- **Cloud real-time characters: Convai or Inworld AI.** Convai's free plan is for testing; shipping needs a paid plan.
- **Making a Fortnite island?** UEFN has built-in LLM conversations: UEFN Conversations for AI NPCs.

Live LLM NPCs on Steam: live-generated content has to be disclosed in the Content Survey along with the guardrails that stop it producing illegal content. Red-team yours first with our free LLM NPC guardrails test sheet (64 test prompts).

Go deeper: AI NPC dialogue tools · Guardrails for LLM NPCs on Steam

6. Coding agents

- **Agents that work across the whole project:** Claude Code (Claude Pro/Max plan or the API) and OpenAI Codex (included in ChatGPT plans, Free with limits). Unity ships an official Codex skills plugin for Unity 6+.
- **Editor-first:** Cursor or GitHub Copilot (free plan available).
- **$0:** Aider, Cline and OpenCode are open source (OpenCode 2.3.0, out November 13, runs subagents in the background by default); pair them with local models through Ollama and you pay nothing.

Go deeper: Claude Code vs Codex · Free AI coding tools · How to vibe code a game

7. Engine MCP setups: let your agent drive the editor

MCP (Model Context Protocol) lets Claude Code, Cursor or Codex read and change your open project. All four engines can do it now, in different ways:

Engine	Server	Fastest setup	Watch out for
Unity	Official: `unity mcp` in the free Unity CLI (Unity 6 + the Unity Pipeline package)	`unity auth login`, `unity pipeline install`, then `unity mcp configure claude-code` (or `cursor` / `codex`)	The MCP server inside the AI Assistant package is deprecated
Unreal	Official, Experimental: the Unreal MCP plugin (UE 5.8; on by default in the UE 5.9 Preview)	In the 5.9 Preview the Unreal Assistant panel runs Claude Code, Codex, Cursor or OpenCode inside the editor via their ACP adapters	Known 5.9 Preview issue: enable *All Toolsets* in Edit > Plugins or the agent gets no tools
Godot	No official server; community ones	Coding-Solo/godot-mcp (build from source) to run the project and read errors; Godot AI (4.7+) or Godlink (4.4+) to edit the open editor. We tested Godot Editor MCP on a headless Godot 4.7.2	Coding-Solo's npx package (0.1.1) predates an April 2026 security fix
Roblox	Built into Studio (28 tools in Roblox's docs). Since November 13, 2026 Roblox also publishes an official Roblox Studio plugin (MIT) that sets it up for you	Install the Roblox Studio plugin in Claude Code (`/plugin`), the ChatGPT desktop app or the Codex CLI and ask it to get you set up; or turn on *Enable Studio as MCP server* in Assistant's MCP settings	The old studio-rust-mcp-server is discontinued; use the built-in one

Running Unreal MCP and a Godot server on one machine? Unreal MCP, UEFN MCP and Godot AI's HTTP server all default to port 8000, so change one.

Use assets you already own: the community Unity-MCP 1.11.0 (the plugin behind AI Game Developer) can search your Unity Asset Store library and import packs you own, and Unreal-MCP 0.31.0 does the same for Fab. Neither buys anything. Commit first and check the render pipeline before the agent puts anything in a scene.

Step-by-step: Unity MCP setup · Unreal MCP + UEFN MCP setup · Godot MCP setup · Roblox Studio MCP setup · All four compared

8. The $0 stack: free plans you can actually ship with

Job	Free pick	Can you ship it commercially?
3D	Meshy (try Meshy ↗*) free / GLB-3D-Coder	Meshy: yes, with credit (CC BY 4.0). GLB-3D-Coder: Apache 2.0, runs locally
Pixel art	PixelLab trial / Retro Diffusion	PixelLab lists commercial use on the trial; Retro Diffusion outputs are yours (free ones may be shown publicly)
Rigging	Mixamo, AccuRIG	Mixamo: royalty free for video games (humanoids)
Textures	Quixel Megascans on Fab	Free on Fab since November 2026
Music + SFX	Audio Studio MCP	Yes under US$1M annual revenue, after registering with Stability AI (needs Apple Silicon or an NVIDIA GPU)
On-device NPCs	Tryll Engine	Yes until $200,000 lifetime gross per game, then 1%

Job	Free pick	Can you ship it commercially?
Code	GitHub Copilot Free, Aider, Cline, OpenCode	Yes (open-source tools: you pay only for the model, or $0 with Ollama)
Engine MCP	Unity CLI, Unreal MCP, Roblox built-in, Godot community servers	Free

Free plans you can't ship with: Tripo (free models are non-commercial), Scenario (personal and evaluation use), Suno (free songs stay non-commercial), Udio (personal use only on every plan), ElevenLabs (free is non-commercial), Recraft (free images are owned by Recraft), Cascadeur (free is non-commercial) and QuickMagic (free has no commercial licence). Make final assets on a paid plan, and record which plan made each one.

More: Best free AI tools for indie game devs · AI tools for solo game devs

9. Before you ship: AI disclosure and web builds

- **Steam** asks about generative AI content players see or hear (art, sound, narrative, localization, marketing) in the Content Survey. Since the January 2026 rewrite, AI coding tools used for efficiency aren't the focus. Live-generated content also needs a description of your guardrails.
- **itch.io** has its own, simpler AI disclosure form.
- Keep one row per AI asset (tool, plan, terms, dates) in our free Steam AI asset log (CSV) so your answers are easy to back up.
- **Shipping a browser build from Unreal?** We checked the 145 browser-playable Epic AI MegaJam entries on itch.io: 116 were Unreal Engine 5.9 web (Wasm) builds, with a median download of about 90 MB and an engine .wasm of roughly 140 MB raw (24–44 MB as itch serves it, gzipped). Keep a click-to-start screen and test on the weakest machine you expect players to have. See How to publish an HTML5 game (MegaJam web builds section).

Go deeper: Steam AI disclosure: what to write · Steam launch checklist

*Some links on this page are affiliate links: if you sign up through them we may earn a commission at no extra cost to you. It never affects our picks. Disclosure

What next

The stack changes every week. The VibeStack Weekly lands every Monday with what shipped and what changed in pricing and licences. If a friend is building a game, send them to vibestackweekly.com/ai-game-dev-stack/ to get their own copy. Spotted something wrong or out of date? Email hello@vibestackweekly.com.