A new perspective of assessing flood impact with daily nighttime light remote sensing data

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Abstract

Flooding leads to disastrous impacts on human society and activities worldwide, including damage to physical assets and interruptions to daily activities. However, evaluation for such impacts remains challenging, particularly beyond inundation zones, due to the difficulties in monitoring human activities on a global scale. Nighttime light (NTL) remote sensing data provides a unique perspective for human activities on a large scale, reflecting variations in light intensity caused by flood impact. Here we show the possibility of using a high-quality NTL dataset to assess flood impact on human society and activities. Indices providing impact severity and duration were generated with NTL as proxies for flood impact on pixel scale. Results show the consistency of NTL-derived and reported impact duration for five selected cases, which confirms the reliability of NTL flood impact. A large portion (> 96%) of NTL-based affected areas did not overlap with the satellite-based inundation area for 99 cases in 2013, indicating the unique value of NTL in assessing flood impact beyond inundation. The NTL flood impact indices were mapped at 15 arc-second spatial resolution for 876 events on a global scale from 2013 to 2021. Then, administrative-level characteristics of NTL flood impact were compared at a global scale. It was found that lower developed regions exhibit higher vulnerability and challenge in recovery, and are more likely to experience extremely serious and long-lasting impacts compared to higher developed areasverall, using NTL data, in addition to conventional inundation-based methods, offers an innovative perspective on flood impact evaluation.

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1	A new perspective of assessing flood impact with daily nighttime light remote
2	sensing data
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18	Highlights:
19	
20	1. Satellite nighttime light (NTL) provides reliable proxies for flood impact severity and duration
21	at a pixel scale, with daily resolution.
22	2. NTL data can detect flood impacts beyond inundation areas, which has been largely missed by
23	satellite-based inundation.
24	3. The global-scale analysis revealed spatial variations in NTL flood impact, correlating with
25	local development and flooding severity.

26 Abstract

27

28 Flooding leads to disastrous impacts on human society and activities worldwide, including 29 damage to physical assets and interruptions to daily activities. However, evaluation for such 30 impacts remains challenging, particularly beyond inundation zones, due to the difficulties in 31 monitoring human activities on a global scale. Nighttime light (NTL) remote sensing data 32 provides a unique perspective for human activities on a large scale, reflecting variations in light 33 intensity caused by flood impact. Here we show the possibility of using a high-quality NTL 34 dataset to assess flood impact on human society and activities. Indices providing impact severity 35 and duration were generated with NTL as proxies for flood impact on pixel scale. Results show 36 the consistency of NTL-derived and reported impact duration for five selected cases, which confirms the reliability of NTL flood impact. A large portion (>96%) of NTL-based affected 37 38 areas did not overlap with the satellite-based inundation area for 99 cases in 2013, indicating the 39 unique value of NTL in assessing flood impact beyond inundation. The NTL flood impact 40 indices were mapped at 15 arc-second spatial resolution for 876 events on a global scale from 41 2013 to 2021. Then, administrative-level characteristics of NTL flood impact were compared at a 42 global scale. It was found that lower developed regions exhibit higher vulnerability and 43 challenge in recovery, and are more likely to experience extremely serious and long-lasting impacts compared to higher developed areas. Overall, using NTL data, in addition to 44 45 conventional inundation-based methods, offers an innovative perspective on flood impact 46 evaluation.

47 Plain Language Summary

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49 Flooding leads to disastrous impacts on human society and activities worldwide, including 50 physical asset damages, displacement and fatalities, disturbance of industrial and service 51 activities in society. Evaluation for such impacts remains challenging, particularly beyond 52 inundation zones, especially on a global scale. We here explored a new approach using nighttime 53 light (NTL) remote sensing data to assess flood impact globally. Flood impact severity and 54 duration in pixel detail can be estimated with NTL data. Results show the consistency of NTL-55 derived and the reported impact duration for five selected cases, which confirms the reliability of NTL flood impact. A large portion (>96%) of NTL-based affected areas did not overlap with the 56 57 satellite-based inundation area for 99 cases in 2013, indicating the unique value of NTL in 58 detecting flood impact beyond inundation. Flood impact severity and duration were mapped for 59 876 events that happened from 2013 to 2021 globally and further compared at the administrative 60 level. We discovered that flood impacts vary across regions, with areas of lower development 61 experiencing more severe and longer-lasting impacts. Overall, this research offers a new 62 perspective on evaluating flood impacts globally, which could improve our understanding and 63 management of flooding events.

64 **1. Introduction**

65 Flooding, a significant and recurring natural hazard, exerts a substantial and far-reaching 66 impact on human society and activities. Such impact includes the physical assets damages, 67 displacement and fatalities, disturbance of industrial, service (trade, restaurants, companies etc.), 68 and public (schools, hospitals, churches etc..) sectors in the society (Jonkman et al., 2008; Merz 69 et al., 2010; Smith & Ward, 1998). Flood impact can happen within or beyond inundation areas 70 (Johnmen et al., 2012; Jonkman et al., 2008; Merz et al., 2010; Smith & Ward, 1998). The 71 impact within the inundated area is due to the physical contact with flood water, while the one 72 out of the inundation area is due to a cut of supply (e.g., electricity, production material). 73 Assessment for flood impact within and beyond inundation areas are equally important for 74 guiding disaster relief and adaptation policies (IPCC, 2012; Jongman et al., 2015; Merz et al., 75 2010; Taguchi et al., 2022; Tanoue et al., 2020; Tellman et al., 2021; Winsemius et al., 2013). 76 Models and methods have been well developed and employed to estimate flood impact within 77 inundation areas on a global scale. Many global studies considered the hazard, exposure, and 78 vulnerability to estimate the affected GDP, affected population, as well as the physical asset 79 damage by flooding (IPCC, 2012; Jongman et al., 2015; Tellman et al., 2021; Winsemius et al., 80 2013). Direct economic loss due to industrial and service interruption is estimated by considering 81 the inundation duration and daily production value (Taguchi et al., 2022; Tanoue et al., 2020). 82 These studies give comprehensive evaluations of potential flood impact within the inundation 83 area.

84 Compared to the flood impact within the inundation area, the one beyond inundation is more 85 difficult to estimate (Merz et al., 2010), and limited studies exist. A computable general 86 equilibrium (CGE) model has been developed and used to estimate the high-order economic loss 87 for all affected areas on a global scale (Ciscar et al., 2011; Dottori et al., 2018; Tanue et al., 88 2020). However, the model mainly focuses on long term GDP losses on a large-scale (national 89 scale) and needs much auxiliary data input. Hence, the short-term and local-scale impact on 90 human society is still not well explored and evaluated in an efficient and simple way beyond the 91 inundation area. Moreover, studies about flood impact seldom delve into the intricate 92 implications of floods on human daily life, encompassing displacement and disruptions in the 93 public sector (e.g., household power outage, close of school or hospital), particularly on a global 94 scale (Koks et al., 2019). This may lead to an underestimation of flood impact both within and

95 out of the inundation. The gaps might be attributed to the limited availability of data that reflects96 human activities and the reactions toward flooding at a large scale.

97 The nighttime light (NTL) remote sensing data records nocturnal light and provides a unique perspective into human activities and societal dynamics on the global scale (Elvidge et al., 2001, 98 99 1997). For instance, NTL data have been widely used in many aspects including revealing the 100 impacts of natural disasters (Elvidge et al., 1997; Li et al., 2022; Wang et al., 2018; Zheng et al., 101 2022; Zhou et al., 2014). When a flood happens, impacts including damages to residential 102 buildings, displacement and fatalities, interruptions in the industry, manufacturing, service, and 103 public sectors will happen within and beyond the inundation areas. Due to the mentioned reasons, 104 the light intensity of affected human settlements, industrial, commercial, and public areas should 105 be reduced compared to normal status (Enkel et al., 2012). In 2020, the National Aeronautics and 106 Space Administration (NASA) released the global daily Lunar-BRDF corrected NTL dataset of 107 NASA's NPP/VIIRS Black Marble product suite (VNP46A2) with 15 arc-second spatial 108 resolution (Román et al., 2022, 2018). This pioneering product effectively mitigates most 109 uncertainties associated with VIIRS DNB's top-of-atmosphere (TOA) radiance (Román et al., 110 2018; Wang et al., 2021). Further corrections are needed to exclude remaining errors due to daily 111 observational coverage mismatch and angular effect (Hu et al., 2024). The high-quality, 112 consistent daily NTL product becomes a powerful tool for scrutinizing human activities and 113 responses to short-term events, even within spans of just a few days. Thus, this NTL product can 114 be employed to provide proxies for flood impact both within and beyond inundation areas on 115 human society and activities globally by simply checking the light intensity variation due to 116 flooding.

117 Some studies have already leveraged NTL data to detect flood-related disaster impacts for 118 specific flood event cases. Enenkel et al. (2020) introduced an innovative strategic framework 119 utilizing NTL information for displacement monitoring. They applied this approach to a real-120 world case study involving Tropical Cyclone "Idai," which struck Mozambique and led to 121 flooding in March 2019. Wang et al. (2018) focused on monitoring the spatial extent of power 122 outages and recovery status at the community level following Hurricane Sandy, a historic storm 123 that made landfall on the northeastern coast of the United States and triggered flooding in late 124 October 2012. Zhao et al. (2018) evaluated intensity changes before and after a disaster in 125 selected cases, substantiating the utility of daily NTL data in detecting damages, power outages,

126 and other adverse outcomes stemming from flooding and other disasters. However, these studies 127 predominantly concentrate on individual cases. An analysis of flood impact for historical cases 128 on a global scale is still lacking. Meanwhile, they did not employ preprocess for the daily NTL 129 VNP46A2 product, which might affect the detection of light intensity variation (Hu et al., 2024). 130 This study aims to employ high quality daily consistent NTL dataset to assess flood impact on 131 human society and activities globally. Our approach involves evaluating the NTL's effectiveness 132 in detecting flood impact through case studies, exploring the potential for event-based 133 monitoring of impacts, and assessing the uniqueness of flood impact information derived from 134 NTL data. The research also encompasses an analysis of flood impact on a global scale over the 135 past decade (2013 - 2021). With the NTL-derived flood impact, we seek to contribute to a 136 deeper understanding of the flood impact on human society and activities on a global scale.

137

138 **2. Data**

139 The daily Lunar-BRDF corrected NTL of NASA's Black Marble product (VNP46A2) (Roman 140 et al., 2018) with a 15 arc-second (about 500 m) spatial resolution was used in this study. The 141 VNP46A2 dataset has excluded most uncertainties of the at-sensor TOA radiance (VNP46A1). 142 The main process includes lunar irradiance modeling, atmospheric corrections, and BRDF 143 corrections that consider moonlight, aerosols, surface albedo, and seasonal vegetation patterns 144 with globally consistent equations reflecting the physical mechanisms in relevant factors (Román 145 et al., 2018). The dataset contains seven layers, including the daily light intensity and quality 146 control information (Román et al., 2022). We specifically employed the Lunar-BRDF-corrected 147 layer of the VNP46A2 product from 2013 to 2021. The satellite zenith angle layers from the 148 VNP46A1 product were utilized during the data correction process. The cloud mask, quality flag 149 and snow flag layers from VNP46A1 and VNP46A2 products were used to make quality control 150 and obtain definitely clear observations. The Black Marble products are available at the 151 https://blackmarble.gsfc.nasa.gov/#product. 152 We collected global flooding cases from the Dartmouth Flood Observational (DFO) database 153 (http://floodobservatory.colorado.edu/), a comprehensive repository of major floods documented

through news reports, government records, instrumental measurements, and remote sensing

sources spanning from 1985 to the present (Brakenridge, 2016). The dataset recorded times,

156 locations, causes, and amount of affected people for each flood event. The delineation of affected

- 157 regions is illustrated through hand-drawn GIS polygons. A total of 1210 flooding events were
- recorded within the DFO database from 2013 to 2021 (Figure 1).
- 159



160 160°W 140°W 120°W 100°W 80°W 60°W 40°W 20°W 0° 20°E 40°E 60°E 80°E 100°E 120°E 140°E 160°E 161 Figure 1. Hand-drawn GIS polygons of 1210 cases recorded in DFO database from 2013 to 2021; 162 and the location for sample cases used in this research: Sample cases I for validation of NTL 163 detectability of flood impact (Section3.3, Section4.1); Sample cases II for comparison between 164 inundation mapping and NTL derived impact information (Section 4.2); Sample cases III for 165 discussing reasons for NTL's non-detection of flood impact (Section5.1). The normal status light 166 intensities of Sample cases I are shown as well.

168 To evaluate the uniqueness of NTL derived impact information, we conducted a comparative 169 analysis with MODIS inundation mapping products. Ji et al (2018) generated a 500-m Resolution 170 Daily Global Surface Water Change Database from MODIS. Compared with the other MODIS 171 inundation datasets such as NASA MCDWD product (https://go.nasa.gov/30iKtYB) and Global 172 Flood Database (Tellmen et al., 2021) which only consider Red, NIR and SWIR bands and face 173 the problem of shadows and missing data, Ji et al (2018)'s product employed an improved 174 algorithm by 1) incorporating the Land Surface Temperature data for snow/ice exclusion, 2) 175 utilizing all MODIS bands and setting water detection function for different types of water, 3) 176 involving object-based post-classification to exclude shadows and 4) filling in the gaps of 177 missing data by a temporal-spatial filtering. The product's performance was evaluated by 178 comparison with Landsat-8 images, demonstrating that both the user's accuracy and the

179 producer's accuracy exceeded 93%. In this case, we employed this MODIS 500-m Resolution 180 Daily Global Surface Water Change Database for extracting the inundation areas. This dataset is 181 accessible through http://data.ess.tsinghua.edu.cn/modis_500_2001_2016_waterbody.html. 182 Country scale income groups classification from World Bank is used as development level in 183 Section 4.4. Four groups are included in this dataset as high, middle-high, middle-low, and low 184 income. The data can be accessed from https://data.worldbank.org. Built-up grid (GHS-Built) in 185 2014 from the Global human settlement layer (GHSL) data set (Pesaresi, 2023) was used for 186 discussing the reasons for non-detection of flood impact from NTL in Section 5.1. The data 187 provides the area ratio of built-up surface based on Landsat 8 satellite images with 30m spatial 188 resolution.

189

190 **3. Methodology**

191 3.1.Preprocessing for Black Marble VNP46A2 NTL dataset

While substantial efforts have been dedicated to minimizing uncertainties, the VNP46A2 product still exhibits considerable unexpected daily variations due to coverage mismatch and angular effects (Román et al., 2018; Li et al., 2020; Tan et al., 2022; Wang et al., 2021). The inconsistency among daily data hinders its application, particularly for the detection of shortterm events (Enenkel et al., 2020; Li et al., 2022; Román et al., 2018; Tan et al., 2022; Wang et al., 2021; Hu et al., 2024). To enhance the quality of VNP46A2 images, we employed a preprocess to exclude the two remaining errors.

199 Firstly, a spatial scale adjusted-average (A-average) filtering was implemented to mitigate 200 mismatch errors, which are randomly distributed among neighboring pixels. For each pixel, we 201 identified the annual 5% minimum light intensity after excluding outliers as the stable 202 component (lights from the center area of the pixel), while the remaining radiance constituted the 203 mismatch component (lights from the edge of the pixel). Subsequently, we applied a spatial 204 average filter with a 3×3-pixel window size to the mismatch component to effectively exclude 205 mismatch errors while minimizing blooming effects. Secondly, to address angular effects, we 206 performed relative calibration by leveraging the periodic characteristics of the VNP46A2 207 product's view angle. The SNPP satellite with the VIIRS onboard is in a sun-synchronous polar 208 orbit that repeats every 16 days. In this case, for each pixel, we separated the daily data into 16 209 groups according to their view angles and calculated the average light intensity. This process

210 yielded an angle coefficient as the ratio of the group's intensity to the annual average intensity.

211 Dividing the daily intensity by its corresponding angle coefficient rendered light intensities

212 coherent across varying view angles, thus excluding angular effects. The correction was

systematically applied to all VNP46A2 tiles utilized in this study. Our flood impact estimation

214 hinged upon high-quality corrected NTL images. Detailed and further information about the data

correction method can be found in our published paper (Hu et al., 2024).

216

217 3.2.Estimating flood impact from NTL

Numerous indices have been devised to quantify the flood impact from the NTL data. The
"Decrease Percentage" (Dp) and the "Detection Ability" (DA) are delineated by Eq.1 and Eq.2
for each pixel:

$$Dp_{i} = \frac{NTL_{pre} - NTL_{i}}{NTL_{pre}} \times 100\% \#(1)$$
$$DA_{i} = \frac{NTL_{pre} - NTL_{i}}{std_{pre}} \#(2)$$

where the NTL_{pre} and std_{pre} represent the average and standard derivation of light intensity of 100 days ahead of the flooding start date from DFO. *i* represents the date of year (hereafter doy) and NTL_i is the light intensity of the target date with doy = i. We calculated the average light intensity over the period of 100 days (about three months) as normal status (NTL_{pre}) to avoid the seasonal impact to light intensity. Light intensities within three months can be assumed as of the same season. Outlier days with intensity out of the 3×std range with the mean were excluded before calculating the indices (Pukelsheim, 1994).

228 The Dp index represents the magnitude of light intensity reduction compared to the normal 229 status, indicating the serious level of flooding impact. To elucidate the severity of each case, we 230 defined the maximum Dp observed during the flooding period as the "Severity" index. The 231 flooding period is defined by the temporal interval spanning from the DFO-provided start time to 232 the end time of each event. The DA index characterizes the light intensity decrease compared to 233 the standard deviation, to facilitate comparability among different light intensity magnitudes and 234 mitigate random noise effects. This index is instrumental in delineating the spatial extent of flood 235 impact. We identified human settlement pixels (with light intensity $> 1 \text{ nW/cm}^2$ sr) (Li et al., 236 2022) possessing a DA value exceeding 3 (Hu et al., 2024) as "Affected" ones, signifying that

237 the reduction is conspicuous enough to attribute to flooding impact rather than daily fluctuations. 238 For the "Affected" pixels, the impact starts when DA begins to surpass 3 within the DFO-239 provided period of the flooding event and finishes until the DA is less than threshold 3, which 240 indicates the light intensity is back to normal status. The temporal span of the impact for 241 "Affected" pixels is referred to as the "Duration" index. Furthermore, we examined "unaffected" 242 pixels when over half of their neighboring 5 x 5 pixel areas were "affected". If these "unaffected" 243 pixels experienced data missing due to cloud cover within the "Duration" of neighboring 244 affected pixels, they would be categorized as "probably affected" pixels. Figure 2 shows a visual 245 representation of these indices.





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Figure 2. Schematic of light intensity variation before, during and after flooding for an affected
pixel, as well as the representation of indices used to quantify flood impact through NTL images.
DOY represents the day of the year.

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These indices are utilized as proxies of the impact on human society and activities for flooding events. Given the potential influence of clouds on NTL images, the availability of data during the flooding period for each pixel offers a reference to gauge the reliability of impact information on a pixel scale:

$$Availability = \frac{days_{clear}}{doy_{end} - doy_{start}} \times 100\% \# (3)$$

256

where $days_{clear}$ represents the number of clear days during DFO-provided flooding period (doy_{start} to doy_{end}) for the target pixel. Low availability implies reduced reliability due to data 259 gaps stemming from cloud cover. For each event, we established the Region of Interest (hereafter

ROI) as delineated by the affected polygons provided by the DFO database (Figure 1). We

261 calculated the flood impact indices for all human settlement pixels within the ROI.

262

263 3.3.Validation

264 In order to ascertain the reliability of employing NTL data for flood impact reflection, we 265 conducted a comprehensive validation process. We selected five distinct flooding events for case studies, each of which was recorded for experiencing power outages as a direct consequence of 266 267 the flooding. These specific events were chosen from the Wikipedia power outage list (https://en.wikipedia.org/wiki/List of major power outages), accessed on 20th March 2024. 268 269 Impact details of the five events, including the duration and location of impact, were cross-270 referenced with pertinent news reports. Power outage is chosen since it leads to or is alongside 271 with most flood impacts on human activities and society. Meanwhile, compared to other impacts, 272 such as reductions in the industry, manufacturing, service, and public sectors, power outage 273 events have a clearer record in the news and reports for the duration, which is useful information 274 for validation. The location and normal status light intensity of the five cases are shown in Figure 275 1 (red dots). Comprehensive information is tabulated in Table 1. The Puerto Rico case (Case 3) 276 is the most severe, extending over an exceptionally lengthy period of approximately one year. 277 While the other events' impact lasted for 5-10 days. Three of these events were documented in 278 the DFO database, whereas the remaining two were not. We calculated NTL flood impact indices 279 for all five events and rigorously compared them with the recorded impact information. 280 Moreover, we explored daily flood impact assessment with NTL data, using a single event from 281 the DFO database as an illustrative example. 282 Meanwhile, prior research and applications have often relied on daytime optical remote sensing 283 data, especially from MODIS thanks to its daily temporal resolution and long time span of 284 historical data, to achieve near real-time inundation monitoring and exposure analysis (Tellman

et al., 2021; Ji et al., 2018). To ascertain the uniqueness of NTL derived impact information, we

286 performed a comparative analysis between the impact information derived from MODIS and

287 NTL datasets, with a focus on 99 DFO events in 2013.

We undertook a series of preprocessing steps for Ji et al (2018)'s MODIS water surface images to facilitate their integration into our validation framework. Initially, we reprojected and 290 resampled (nearest neighbor resampling) the MODIS images to match the same geographic

291 reference system (GCS) and pixel size (15 arc-second) as the NTL images, ensuring consistency

across datasets. Then, we composited the MODIS images within the ROI and during the DFO

293 provided flooding period to identify the maximum water surface area observed during the

flooding event. Notably, pixels with inundation durations exceeding half a year were considered

as permanent water and were subsequently excluded from our analysis. Consequently, for each

flooding event, we obtained the spatial extent of the inundation and compared it with the

- 297 corresponding NTL flood impact layers.
- 298

Table 1. Detailed information from news and reports for flooding cases with power outages.

	Location	Time	Description from news
Case 1 (DFO id: 4046)	Buenos, Argentina	2013.4.1	Extremely heavy rainfall caused flash floods Power shortages lasted as 15 hours for some areas, while some still have power problems until 4.6.
Case 2 (DFO id: 4393)	Tallahassee, Florida, US	2016.9.1	Hurricane Hermine swept across the Florida Panhandle, directly affecting the capital of Tallahassee. Hermine disrupted power, and 57% of homes lost power in Tallahassee, some of which were without power for a week.
Case 3 (DFO id: 4523)	Puerto Rico	2017.9.19	Hurricane with flash flooding (stemming from flood gate release at La Plata Lake Dam) destroyed the island's power grid. Some areas remained without power for 4-6 months. Power was not restored to all customers until Aug, 2018.
Case 4	Panama City, Florida, US	2018.10.10	Hurricane Michael caused flooding. Thousands of customers lost power for up to 10 days.
Case 5	Wisconsin, US	2019.7.18	Severe thunderstorms, tornadoes and floods caused damage and power outages throughout Wisconsin. Some customers were still without power a week later.

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4. Results

303 4.1. Reliability of NTL's flood impact detection

304 In Figure 3, we presented the NTL impact indices for the selected flooding cases. Across all

305 five cases, discernible reductions in light intensity are evident in the NTL images, aligning

306 coherently with the documented information in news reports. Among the selected cases, Case 3

- 307 emerges as the most severe in terms of its impact, as corroborated by the news records.
- 308 Remarkably, the NTL-derived results distinctly reflect the highest level of Severity observed for
- this event.
- 310



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Figure 3. NTL impact indices for five selected flooding cases: (a) Severity (maximum Dp), (b)
affected location and (c) duration.

315 In Table 2, we provided a comprehensive comparison of the durations obtained from news 316 reports, the DFO dataset, and NTL data. To ensure comparability with reports, the highest and 317 lowest 5% outliers were excluded from the NTL-affected Duration, representing the majority of 318 pixels' outcomes within the flooded regions. Basically, the duration results of NTL show 319 consistency with the reported ones for all five cases. Although the NTL duration happens to be 320 several days shorter (Case 1) or longer (Case 4 and Case 5) compared with reports, the overall 321 order of duration length has been well captured (Case 3 >> Case 5 > Case 4 > Case 2 > Case 1). 322 The durations documented in the DFO dataset appear to be either several days longer (Case 1 323 and Case 2) or considerably shorter (Case 3) than the actual power outage durations reported in 324 news, especially evident in the severely affected Case 3. Furthermore, the DFO dataset lacks 325 records for Case 4 and Case 5. This suggests DFO dataset might primarily record inundation 326 rather than the impact on human society and activities. The reason might be that DFO's 327 information heavily relies on the news and inundation mapping, focusing mainly on the

inundated period without sustained tracking of the impact on human society and activities,

329 particularly noticeable in long term cases such as Case 3. These findings also underscore the

330 difference between the duration of impact on human activities and the period of inundation. In

331 Case 3, even after the inundation subsides, the residual impact on human society and activities

332 persists for an extended period. Conversely, in Case 1 and Case 2, the impact ceases before the

inundation ends, likely due to shallow inundation depths insufficient to significantly disrupt daily

- activities.
- 335

	News	DFO	NTL
Case 1	15 hours to 5 days	7 days	1~3 days
Case 2	less than 1 week	8 days	1~5 days
Case 3	Weeks to 6 months	20 days	1 day ~ more than 5 months
Case 4	1 to 10 days	no record	1~ 17 days
Case 5	1 day to more than 1 week	no record	1 ~ 14 days

Table 2. Duration comparison for 5 selected cases.

337

338 Figure 4 shows the normalized daily light intensity of all pixels within the cases' ROI, as well 339 as the median intensity for each date. The original light intensity was normalized by the annual 340 mean value of each pixel for better visualization of pixels with different intensity magnitudes. 341 For all five cases, the light intensity can be observed as reducing after flooding occurs and 342 gradually increasing to its normal status. Moreover, for Case 4 and Case 5, which have recorded 343 relatively longer periods of power outage compared to Case 1 and Case 2, the durations detected 344 by NTL are longer than the reported power outage. These results confirm that NTL can detect 345 slowdown and recovery in human and economic activity beyond power outage. 346



Figure 4. Normalized daily light intensity variation for pixels within five selected cases' ROI
(dots), and the median value of the pixels in each day (black line). Light intensity has been
normalized by the annual mean value of each pixel for better visualization of pixels with
different intensity magnitudes. Dotted lines represent the flooding start and end date recorded in
DFO database or news. For Case 4 and Case 5, which have not been recorded in the DFO

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The above results confirm NTL's capacity and reliability to discern flood impact. NTL could be used as a proxy for flood impact on human society and activities. Moreover, NTL data fills gaps within existing databases by addressing the impact of missing records.

358

359 4.2. Event-based daily assessment of flood impact

database, only start dates are available.

360 In Figure 5, we illustrated the daily images within the ROI for an example case recorded in the

361 DFO database (ID: 4046, Case 1 in Section 3.3). The figure presents the daily light intensity

362 (Figure 5 (a)) and corresponding Dp (Figure 5 (b)) during the flooding period, alongside the

363 baseline normal status light intensity and the Severity (maximum Dp). The normal status light 364 intensity was derived by calculating the mean intensity over 100 days preceding the onset of 365 flooding, with outliers — those exceeding three times the standard deviation from the mean excluded from the calculation. The first two days of flooding were not included due to the large 366 367 area of missing data caused by the cloud. The initial days (e.g., Day 3 - 5) of the event exhibit a 368 significant decrease in light intensity, gradually recovering to the baseline magnitude over time 369 (Day 6-7). The daily Dp of all pixels within the event's ROI, as well as the median values, are 370 also presented in Figure 5 (c). The median Dp is around zero before flooding. The increasing 371 trend of Dp after flooding happened, as well as its recovery to around zero, can be well observed. 372 These results highlight NTL's capability to reflect flood impact and effectively capture the 373 recovery process. With 10 days' latency and daily temporal resolution of NTL product, in time 374 daily flood impact evaluation becomes feasible, providing valuable information for post-flood 375 impact assessment and analysis. 376





Figure 5. (a) Normal status and flooding period daily light intensity, (b) maximum and daily



380 ID:4046), and (c) Dp variation of all pixels within the example event's ROI (box chart), and the

381 median Dp of the pixels in each day (black line). Dotted lines represent the flooding start and end



383





Figure 6. NTL impact layers for the example event (DFO ID: 4046) including (a) normal status
light intensity, (b) minimum light intensity during flooding period, (c) affected location, (d)
affected duration, (e) serious level and (f) available days' ratio during flooding period.

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389 In Figure 6, we present the impact layers generated from NTL images for the target event. 390 These six layers encompass normal status light intensity, minimum light intensity during the 391 flooding period, affected locations, impact duration, Severity, and percentage of available days 392 during the flooding period (Availability). The Severity layers provide insight into the magnitude 393 of impact at the pixel scale, effectively reflecting local vulnerability. The affected location could 394 provide guidance information for protection and rescue policy making. The impact duration layer 395 discerns the local recovery capacity. The availability layer offers a reference for assessing the 396 pixel scale reliability of the impact layers. Across all these impact layers, spatial variability is 397 evident for the example case. Urban areas with higher light intensities typically display fewer 398 affected pixels, and less severe intensity decreases. Conversely, sub-urban regions emerge as the 399 primary affected areas for this event. Observing this pattern is more straightforward when using 400 the Severity and affected location layers generated with the proposed indices, compared to 401 relying solely on the original light intensity. In summation, NTL data and the generated indices

402 efficiently deliver flood impact information on a pixel scale for each event with daily temporal
403 resolution. This pixel-scale information is important for delineating local variability in
404 vulnerability and recovery capacity. The simplicity of the NTL flood impact indices allows for
405 the efficient generation of such impact layers for historical events and immediately after flooding
406 happens. This capability facilitates long-term large-scale flood impact analysis and timely
407 evaluation of the latest flooding events.

408

409 4.3.Comparison between NTL impact information and inundation mapping

410 We examined 99 events in 2013, of which 94 were detected as having inundation from MODIS

411 data. For 75 of these events, available pixels within the DFO ROI during the flooding period

412 were identified, and 70 exhibited a decrease in light intensity detected from NTL. In 21 cases,

413 inundation and NTL detected affected areas overlapped with each other.

414 For some cases, little inundation area was detected in MODIS data despite DFO records

415 indicating people were affected. In Figure 7, Case S1 and S2 have 0% and 0.2% inundated

416 within the ROI, while DFO records 1602 and 3003 people affected. This highlights instances

417 where MODIS failed to detect inundation, suggesting that there was no corresponding affected

418 area from inundation mapping. Conversely, NTL successfully captured 38.5% and 89.1%

419 affected areas within human settlement regions for Case S1 and S2, which shows consistency

420 with DFO records. Furthermore, even for cases in which both inundation mapping and NTL data

421 detected affected areas, differences in impact between the two datasets were observed. In Figure

422 7, Case S3 and S4, substantial disparities in the affected locations between the two datasets were

423 evident. MODIS inundation areas typically aligned with river proximity, while NTL affected

424 areas were concentrated within human settlements.

- 425
- 426





430 Figure 7. Comparison of MODIS inundation and NTL detected affected area for 4 sample events

431 recorded in DFO. (DFO ID and located country for case S1: 4019, Palestine; case S2: 4021,

432 Malawi; Case S3: 4047, Albania; Case S4: 4098, India). (a) Light intensity and permanent water

433 within DFO ROI; (b) flooding affected area detected by MODIS inundation, NTL data and both.

434

435 In Figure 8, we present the statistical results depicting the overlapping ratio of NTL affected 436 areas and MODIS inundation for the 99 events in 2013. Remarkably, less than 3.5% of the NTL 437 affected area coincided with observed inundation (Figure 8 (a)), further validating that a 438 significant portion of impact occurs outside of inundation areas. Meanwhile, the ratio of NTL 439 detected affected human settlement areas within inundated one ranges from 1% to 60% (Figure 8 440 (b)), suggesting that not all inundated areas necessarily experience a significant impact on human 441 society. For some areas, shallow inundation depth may be insufficient to cause noticeable 442 disruption in human daily life. 443 These results indicate NTL's capacity to fill in the gap left by inundation mapping and provide 444 new insights into flood impacts beyond inundation areas, affecting human society and activities. 445 NTL-derived impact can enhance understanding of the diverse impacts both within and outside

446 inundation areas. There exist five events that has not been detected as having impact by NTL in

447 2013. The reasons for non-detection have been further explored in Section 5.1.

448



451 Figure 8. Statistical analysis result for the overlapping of NTL detected affected area and

452 MODIS inundation area. Events amount distribution for (a) the ratio of inundated area within the

453 NTL detected affected area and (b) the ratio of inundated affected area within the inundated

454 human settlement area.

455

450

456 We conducted a further comparison between the Dp of flood impacts detected by NTL within 457 and out of the inundated area (Figure 9). 13 events (ID 4019, 4023, 4046, 4047, 4050, 4063, 458 4064, 4071, 4089, 4091, 4092, 4101, 4109) exhibited higher Dp within inundated areas. The rest 459 eight events showed slightly higher Dp outside of inundation. However, the difference is not 460 large between Dp within and outside inundation areas for all 21 events. This suggests that 461 impacts are of comparable magnitude and importance within and outside of the inundation area. 462 NTL data, therefore, plays a crucial role in supplementing flood impact information beyond 463 inundation, which is equally vital alongside impacts within inundated regions.

464

449





466 Figure 9. Comparison of Dp of pixels within and beyond inundation for 21 events in 2013, which467 has an overlap between the NTL-detected affected area and the MODIS inundation area.

469 4.4.Flood impact analysis on the global scale for the recent decade (2013 – 2021)

470 With NTL imagery, we generated NTL flood impact layers for historical global flooding events

471 occurring in the recent decade (2013-2021) as recorded in the DFO database. Out of the total

472 1,120 recorded cases, 90 have no human settlement area within the DFO ROI, while 154 were

473 hindered by cloud cover, rendering them unsuitable for analysis. From the remaining 876 events,

474 72 exhibited no discernible flood impact from NTL. NTL impact indices images for 804 events

475 have been generated with a spatial resolution of 15 arc-second.





Figure 10. Global map showing the flood impact from NTL in terms of (a) Severity, (b) the ratio
of affected area within human settlement (Affected Area Ratio), and (c) affected Duration for
876 events recorded in the DFO database from 2013 to 2021. Event numbers are shown in (d) for
each administrative unit.

483 Figure 10 offers a spatial visualization of the flood impact derived from NTL data, including 484 Severity, Affected Area Ratio, Duration, and flood occurrence time on the administrative level. 485 In general, the Duration, which signifies the recovery process, appears to correlate with both the 486 Severity and Affected Area Ratio. For example, in northeast Brazil, Paraguay, Canada, and 487 China, there is a relatively higher Severity or Affected Area Ratio; the Duration for these areas is 488 correspondingly longer as well compared to the other areas. While for North Africa (e.g., Sudan, 489 Niger) and some parts of Europe (e.g., Spain, France), the Severity and Affected Area Ratio, as 490 well as the Duration, are all lower. Such a tendency is reasonable since a more substantial 491 reduction in light intensity and a broader affected area tend to result in a longer time for recovery. 492 However, intriguing outliers exist. Regions such as the United States and East South America 493 (including Argentina and southwest Brazil) exhibit lower Duration, indicating faster recovery 494 rates, despite possessing similar Severity and affected area values compared to other areas. For 495 Australia, the east part has a higher Affected Area Ratio but lower Severity and Duration 496 compared to the west part. This phenomenon can be attributed to concentrated urban

497 development in the east part. The higher population density, hence, leads to a larger affected area 498 ratio. However, greater economic development ensures a better defense ability and quicker 499 recovery. Conversely, regions like Khanty and Khabarovsk in Russia and Middle Africa have 500 similar Severity and affected area ratio magnitudes but exhibit higher Duration values compared 501 to other regions, implying a slower recovery rate. The spatial pattern seems closely tied to local 502 economic development, with the United States, Brazil, and East Australia boasting high incomes 503 while Khanty, Khabarovsk, and Middle Africa register relatively lower income levels. 504 Aside from the influence of local development, the severity of flooding may also influence the 505 magnitude of flood impact. Thus, we conducted a comprehensive statistical analysis of impact 506 across different development and flood severity levels, as illustrated in Figure 11. The DFO's 507 provided serious index was incorporated to gauge flood severity. Event numbers for different 508 development and flood severity groups are shown in Table S1. Our findings indicate a general 509 trend for impact Severity and Duration: as development levels rise, these factors tend to decrease. 510 This suggests that highly developed regions have lower vulnerability and better recovery 511 capabilities compared to less developed areas. The decrease in group upper values is significant 512 as development levels increase, especially for the Duration in the low development group when 513 DFO_serious equals 3. This implies that extremely severe and long-lasting impacts are more 514 likely to occur in regions with lower levels of development, while they can be avoided in higher 515 development areas. Some exceptions were observed within the low development group when 516 DFO_serious equals 1 and 1.5. In these cases, the Duration and Affected Area Ratio were even 517 lower compared to that in the middle-low group. This discrepancy may be attributed to the 518 NTL's reduced ability to detect impact in areas with low illumination (see more in Section 5.1). 519





521 Figure 11. Comparison of NTL flood impact indices (Severity, Duration, and Affected Area

Ratio) for events with different serious levels from DFO located in countries with different GDPlevels.

524

525 Impact levels for events located in high-income regions tend to be concentrated with similar 526 magnitudes. In contrast, for low-income regions, the impact magnitude for different events varies 527 significantly, indicating substantial differences in local defense and recovery capabilities. The 528 reason might be that in some regions, despite lower development levels, frequent disasters 529 improve the local resilience and adaptability to flooding. Additionally, the magnitudes of impact 530 among different flooding severity levels vary more with development decreases. For well-531 developed regions, the impact always remains at a low level with different flooding severities. 532 While for the low developed regions, when the flooding becomes more serious, the impact 533 increases as well, especially for Duration. This indicates that in low-income areas, recovery after 534 severe flooding is notably challenging.

535

536 **5. Discussion**

- 537 5.1.Reasons for non-detection of flood impact from NTL
- 538 Out of the 876 global-scale events from 2013 to 2021 analyzed in this study, 72 were not
- 539 detected as having a flood impact using NTL data. We investigated the characteristics of these
- 540 undetected events and found some compelling reasons for their non-detection.





544

545 Firstly, 67% (48 events) of the undetected cases had fewer than 30 available urban pixels 546 within the DFO defined ROI (Figure 12). The limited number of urban pixels likely contributed 547 to the misdetection of flood impacts. Furthermore, upon closer examination of the remaining 24 548 undetected events, we observed that they were primarily located in low-light areas in 549 underdeveloped countries or suburban regions. Figure 13 illustrates the human settlement area 550 ratio from the GHSL dataset, light intensity, and DA layers for three events that were not 551 detected as having impacts but had a sufficient number of available human settlement pixels. In 552 these cases, human settlement exhibits a dispersed pattern within less well-developed urban areas 553 (Figure 13 (a) (b)). Although there was an obvious decrease in light intensity during the flood 554 period (Figure 13 (c) (d)), no pixels were detected as impacted. This suggests that the DAs for all 555 pixels during the flooding period are smaller than 3 (Figure 13 (e)), possibly due to a large 556 standard deviation (std) caused by unstable power supply systems in underdeveloped countries, 557 such as Somalia. Another reason for non-detection could be that the pixels were not part of the 558 human settlement, but rather other sources of light, such as wildfires, which are not stable and 559 thus have higher std. Moreover, cloud-induced data gaps also contributed to the unavailability of 560 large areas of human settlement data, which affected detection. This was also compounded by 561 the low accuracy of the DFO-provided ROI, which did not always encompass the main 562 potentially affected human settlement regions but focused more on inundation-related areas

(Figure 13 (a)). Another reason might be that flooding did not significantly impact human
society and activities. In cases like these, such as events 4304, 4391, 4582, and 4895, the number
of affected individuals recorded in the DFO database was minimal, suggesting that the actual
impact was weak (Table S2).

- 567
- 568



569

Figure 13. (a) Built-up area ratio, (b) normal status light intensity within ROI, (c) normal status
light intensity, (d) minimum light intensity during flooding period, and (e) DA layers within the
enlarged area within the red rectangle for three example cases (DFO ID and located country for
case D1: 4955, Kenya; case D2: 4981, Somalia; case D3: 5043, Peru) that have not been detected
having an impact from NTL.

575

576 5.2. Relationship among the NTL impact information, inundation mapping and DFO database 577 Investigative databases like DFO serve as primary sources for obtaining information on the 578 impact of historical global flooding events. Inundation data also plays a crucial role in flood risk 579 estimation globally and serves as a reference for assessing near real-time flood impacts. This 580 study employed NTL data to estimate the impact of flooding on human society and activities. 581 We'd like to explore the relationships among NTL derived impact information, inundation 582 mapping as well as the DFO database. We analyzed 99 cases from 2013 to examine the impact 583 from the three datasets and classify the cases accordingly. We generated confusion matrices and

calculated the overall accuracy of classification to assess the consistency between the differentdatasets regarding flood impact (Figure 14, Figure 15).

586 Our findings revealed a strong consistency (80% as overall accuracy) between the DFO-587 recorded duration and MODIS-observed duration, indicating that the DFO database primarily 588 records inundation duration rather than the impact duration on human activities. For the DFO-589 recorded severity level and affected population, the NTL-observed affected area and severity 590 level have the highest correlation separately (48%). The results suggest that, in comparison to 591 inundation data, NTL data is more closely related to the human-related impact, such as the 592 affected population. Furthermore, NTL's severity level also exhibited a relatively high 593 consistency with inundation duration (50.67% as overall accuracy), implying that the duration of 594 inundation directly affects the impact on human society and activities. However, DFO-recorded 595 severity level and NTL-observed affected area, DFO affected population and NTL severity level 596 are still not strongly correlated with the overall accuracy of 48%. The reason may be that for 597 some cases, the DFO records' numbers are rough estimations from news, which largely reduces 598 the accuracy.

599 In summary, these three datasets capture flood impact from various perspectives. DFO 600 primarily records information such as location, timing, estimated affected populations, and 601 severity based on news descriptions. Its advantage lies in its long-time period records spanning 602 from 1985 to the present, along with its provision of tentative affected regions for each event. 603 However, the impact information from DFO, including affected populations and severity, relies 604 on descriptions from news sources and is, therefore, subject to lower accuracy. MODIS 605 inundation data provides information on the daily area and duration of inundation, contributing 606 to monitoring water variations during flooding events. NTL provides daily information on the 607 affected location, severity and duration of each event within and beyond the inundation areas. 608 The NTL impact layers focus on human settlement areas, which can be as proxies for impacts on 609 human society and activities. With the NTL derived flood impact information, it is possible to 610 further estimate flooding cost (e.g., economic loss or affected fatalities). Combining these 611 datasets offers a more comprehensive understanding of flood impacts worldwide.

612









618 Figure 15. Confusion matrix and overall accuracy of MODIS and NTL classification

620 5.3.Advantages and limitations

621 In this study, we harnessed NTL data to estimate the impact of flooding on human society and 622 activities. The global impact was analyzed for 876 historical events occurring from 2013 to 2021. 623 The impact information derived from NTL serves as a valuable tool for discussing how flooding 624 leads to residential buildings' damage, displacement and fatalities, interruptions on the industry, 625 service, and public sectors, which cause variations in light intensity. When floods destroy 626 buildings and devastate power supply chains, many human settlements are left without power, 627 significantly affecting normal daily activities. Additionally, fatalities and displacement due to 628 flooding result in previously inhabited areas lacking inhabitants. Floods can also hinder factory 629 operations, leading to reduced production efforts. Commercial zones, such as markets, as well as 630 public regions, such as schools and hospitals, might be closed due to flooding caused by power 631 outages or shortages of essential materials. Such impacts reduce the light intensity of 632 corresponding regions and can be effectively observed through NTL data, even on a large scale. 633 All these impacts are closely tied to human society and are of interest to policymakers, operators, 634 and insurers to evaluate and mitigate asset and life losses, maintain socioeconomic stability, and 635 to reduce risk exposure and liabilities (Koks et al., 2019). The information on these impacts has 636 not been fully explored using existing methods or datasets on a global scale, especially for those 637 out of the inundation area. Our estimations bridged this gap and provided a complete 638 understanding of flood impact both within and beyond inundation areas on human society. 639 Meanwhile, compared to previous studies focusing on potential impact, which assumes all 640 people and assets within the inundation area are affected with various serious levels considering 641 inundation depth (Winsemius et al., 2013), NTL reflects flood impact from actual light intensity 642 variation. This approach can provide more realistic affected location and severity information, 643 especially on a global scale. Furthermore, in contrast to studies that assume recovery duration 644 has a linear relationship with inundation duration (Tanoue et al., 2020; Taguchi et al., 2022), 645 NTL reveals a recovery process from light intensity, which is more rational. Meanwhile, the 646 simplicity of the NTL flood impact indices allows for the efficient generation of impact layers 647 for historical events and immediately after flooding happens. Large-scale flood impact analysis 648 can be achieved with less complexity. In time, daily impact assessment can be achieved with the 649 high-quality uncertainties corrected VNP46A2 NTL product, which facilitates post-flooding 650 impact analysis and tracking of daily variations in impacts. Pixel-scale vulnerability and

resilience, loss estimation after flooding, as well as the locations and destinations of

displacement, can be further investigated to furnish valuable insights into the flood impact on

human society on a global scale. Additionally, despite the VNP46 suite used in this study, a near

real-time product (Black Marble NRT) without uncertainties correction is also provided, which

has a shorter (three to five hours) latency compared to VNP46A2 (10 days). Near real-time

656 impact assessment is possible with the NRT NTL product with three to five hours' latency

657 (Roman et al., 2018; Zheng et al., 2023). Even though the NRT NTL product carries

uncertainties due to moonlight, BRDF, seasonal change etc., it holds the potential to providerough but crucial information for emergency guidance.

660 There are some limitations in this study. NTL, as a proxy of flood impact, might miss or 661 overestimate flood impact. The impact that does not cause light intensity variation cannot be well 662 detected, e.g., damage to facilities with no light at night. However, since NTL has been proven to 663 well reflect human activities (Elvidge et al., 2001; Li et al., 2022; Zheng et al., 2022), it still can 664 cover a large portion of the impact, especially the one related to human society and activities. 665 Other events that reduce the light intensity other than flooding might exist, which leads to 666 overestimation from NTL. Since we have employed the DFO-provided flooding period for impact detection with NTL, the possibility of overestimation can be largely reduced. We 667 668 established a threshold of 3 for the DA index to identify affected pixels. The extent of the 669 affected area can vary with different thresholds. However, since we also provide the DA layer, 670 users have the flexibility to adjust the threshold to align with their research objectives. A major 671 challenge in flood impact estimation using NTL data is the presence of cloud cover, particularly 672 during flooding events caused by heavy rain or storms. As demonstrated by our results, from 673 2013 to 2021, cloud cover rendered 26% of the recorded events (292 out of a total of 1120 events) 674 undetectable through NTL due to cloud obstructions. For such events, estimating impact through 675 NTL may be difficult, but the subsequent recovery situation can still be assessed. We anticipate 676 the development of models that can address gaps caused by cloud cover or combine data from 677 different satellites to mitigate this cloud-related issue. Moreover, the performance of using NTL 678 to detect flood impact may be suboptimal in low-light areas, posing a particular challenge for 679 underdeveloped countries. However, for most countries, NTL performance is likely to improve 680 over time as development progresses.

681

682 **6. Conclusion**

683 This study proposed an innovative approach to flood impact evaluation with high-quality NTL 684 remote sensing data. Results have confirmed the reliability of NTL flood impact through case 685 studies. The affected durations derived from NTL show higher consistency with the reported 686 flood impact duration for the five selected cases compared with the DFO database, which is more 687 related to inundation duration. The recovery process can be well captured from NTL data. The 688 generated impact indices provide the affected Severity, location and Duration on pixel scale both 689 within and beyond the inundation areas. Daily assessment of flood impact for flooding events 690 can be realized efficiently with these indices on a large scale.

Compared to traditional inundation mapping, NTL data offers a unique perspective, focusing 691 692 on human settlements. Only 21 of the 99 events in 2013 show overlap of NTL detected affected 693 area with satellite-based inundation, with a ratio less than 3.5% to the NTL affected area 694 coincided with MODIS observed inundation. Meanwhile, NTL-observed affected area and 695 Severity level have a higher correlation with DFO recorded severity level and affected 696 population compared to MODIS inundation area and duration. These results indicate that a 697 significant portion of impact occurs outside of satellite-based inundation areas, emphasizing the 698 significance of NTL's detection for impact both within and beyond inundation areas on human 699 society and activities.

700 Over the study period from 2013 to 2021, we generated NTL impact layers for 876 events 701 sourced from the DFO with a spatial resolution of 15 arc-second (about 500 m). Based on the 702 detected events, we analyzed the global spatial patterns of flood impact in terms of Severity, 703 Duration, and Affected Area Ratio. The magnitude of these indices varies significantly by 704 location, reflecting diverse levels of vulnerability and recovery capabilities. The spatial 705 distribution is influenced by local economic development and flood severity. 706 In summary, our study has demonstrated that NTL data can effectively assess flood impact on 707 human society within and beyond inundation areas. It provides a foundation for impact 708 monitoring and the exploration of local vulnerability and resilience in the face of flooding. NTL 709 flood impact information can be an important supplement to give a more comprehensive 710 understanding of flood impact on a global scale. This information is expected to serve as a

711 critical tool for emergency response, policy formulation, and decision-making for government

712 and insurance companies.

714	CRediT authorship contribution statement
715	Yang Hu: Conceptualization, Methodology, Software, Validation, Formal analysis, Visualization,
716	Writing. Dai Yamazaki: Conceptualization, Methodology, Validation, Formal analysis, Writing,
717	Funding acquisition. Xudong Zhou: Conceptualization, Methodology, Formal analysis, Writing.
718	Gang Zhao: Conceptualization, Methodology, Formal analysis, Writing.
719	
720	Declaration of Competing Interest
721	The authors declare that they have no known competing financial interests or personal
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