

1 **Urbanization vs climate drivers: investigating changes in fluvial floods in Poland**

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8 **Abstract**

9 Fluvial floods are one of the most severe natural hazards. Changes in flood behaviour result from an
10 interplay of climatic and human factors. Urbanization, with increasing land imperviousness, is the most
11 critical human factor. This study investigates the effect of urbanization vs climate drivers on river floods in
12 Poland, using the paired catchment approach. We used daily river flow data from 1975 to 2020 for four
13 selected urban catchments and their non-urban counterparts as well as extreme precipitation, soil
14 moisture, and snowmelt data generated from the process-based SWAT model. Changes in impervious
15 areas were assessed using two state-of-the-art Copernicus products, revealing a consistent upward trend
16 in imperviousness across all selected urban catchments. We employed a range of statistical methods: the
17 Pettitt test, the Mann Kendall (MK) multitemporal test, the Poisson regression test, multi-temporal
18 correlation analysis and multiple linear regression to assess changes in the magnitude and frequency of
19 floods and flood drivers. The MK test results showed a contrasting behaviour between urban (increases)
20 and non-urban (no change) catchments for three of four analysed catchment pairs. Flood frequency
21 increased significantly in only one urban catchment. Multiple regression analysis revealed complex that
22 non-urban catchments consistently exhibited stronger relationships between floods and climate drivers
23 than the urban ones, although the results of residual analysis were not statistically significant. In summary,

24 the evidence for the impact of urbanization on floods was found to be moderate. The results emphasize
25 the importance of considering both hydrometeorological and human-induced factors when assessing river
26 flood dynamics in Poland.

27 Keywords

28 Flood; Extreme precipitation; Soil moisture excess; Snowmelt; Peak-over-threshold; Imperviousness.

29 1. Introduction

30 River floods are usually generated by intense and long-duration precipitation (or short-duration in small
31 river basins). Floods have caused substantial property damage and casualties worldwide, which could
32 increase as climate change projections have indicated increases in the frequency and intensity of extreme
33 precipitation events over large parts of the world (Kundzewicz et al., 2014; Madsen et al., 2014; Prein et
34 al., 2017; Tabari, 2020). In addition, studies have mentioned that around 75% of the population of the
35 European Union is settled in urban areas, with an expected increase of urban extension for the future. This
36 expansion has intensified the economic and human consequences, as well as exposure to hazards such as
37 river floods (Bulti and Abebe, 2020; Depietri et al., 2012; Guerreiro et al., 2018; Hebbert, 2012; Mediero
38 et al., 2022; Skougaard Kaspersen et al., 2017).

39 Human activities, particularly urbanization and changes in land use, significantly modify catchment
40 characteristics by increasing impermeable surfaces (soil sealing). This reduces precipitation absorption
41 during storms, leading to increased fast runoff processes (Bian et al., 2020; Du et al., 2015; Smith et al.,
42 2023). These alterations, in conjunction with factors such as precipitation, soil moisture excess, snowmelt,
43 and others, can lead to fluctuations in flows and therefore the magnitude of floods can be higher or lower
44 (Davenport et al., 2020; Hodgkins et al., 2017; Trambly et al., 2019; Venegas-Cordero et al., 2022;
45 Venegas-Cordero et al., 2023). In recent years, urban areas worldwide have faced flooding events triggered

46 by heavy precipitation (Francipane et al., 2021; Hoeppe, 2016; Mou et al., 2022; Wang et al., 2019; Wasko
47 and Nathan, 2019). This issue is further compounded by global warming, which is expected to intensify
48 the hydrological cycle, resulting in more frequent and intense precipitation events on a global scale (Allan
49 et al., 2020; Brunner et al., 2021; Giorgi et al., 2019; Tabari, 2020).

50 Various studies have recently examined the impact of land used change or urbanization on floods (Bayazit
51 et al., 2021; Beckers et al., 2013; Brody et al., 2014; Skougaard Kaspersen et al., 2017). A range of different
52 methods may be used to this end, for example paired-catchment studies (Requena et al., 2017; Prosdocimi
53 et al., 2015; Salavati et al., 2016; Shao et al., 2020) or hydrological modelling (Jodar-Abellan et al., 2019;
54 Gao et al., 2020; Zhang et al, 2020). In a study that attributed the urbanization effect on flood events using
55 the paired-catchment approach in the UK, Prosdocimi et al. (2015) found a great influence of increased
56 urbanization levels on high flow occurrences, particularly during the summer season. As urban areas
57 expand, heavy or prolonged precipitation events can cause faster water flow due to various reasons
58 (Fletcher et al., 2013; Kishtawal et al., 2010; McGrane, 2016; Skougaard et al., 2017). In addition, a study
59 in Mediterranean basins (SE Spain) used the SWAT model to show that flash flood risks have raised due to
60 changes in land use, particularly affected by urban expansion (Jodar-Abellan et al., 2019).

61 A variety of studies have dealt with the topic of urbanization effect on floods in Poland, taking different
62 perspectives (Pińskwar et al., 2023; Szeląg et al., 2021; Szwagrzyk et al., 2018). For example, Pińskwar et
63 al. (2023), studied the interventions of the State Fire Service units at the west of Warsaw (Wielkopolska
64 region) in urban floods and concluded that this area is most at risk in case of extreme precipitation and
65 therefore at high risk of flash floods. Then, a probabilistic methodology was also applied to study the
66 interactions between changes in rainfall dynamics and impervious areas in different urban watersheds in
67 Poland. It was shown that the dynamics of land use changes (urbanization) have a strong impact on the
68 number of floods (Szeląg et al., 2021). Conclusively, Szwagrzyk et al. (2018) showed the impact of projected
69 land use changes on flood risk in the southern polish mountain range and concluded that urban areas are

70 expected to increase in existing flood-prone zones. Therefore, a substantial increase in estimated
71 economic losses due to potential flooding can be expected.

72 Finally, in this study, the main objective is to assess the effect of urbanization on fluvial floods in Poland.
73 To this end, we integrate high-resolution, spatio-temporal data on soil imperviousness with observed river
74 flow data as well as modelled data on climatic flood drivers over the period 1951-2020. As for the methods,
75 we combine the paired-catchment approach, the annual maximum flow (AMF) and peak-over-threshold
76 (POT) approaches, the multi-temporal trend analysis and multiple linear regression. The analysis is carried
77 out for eight small and medium-sized catchments around Poland with variable degrees of urbanization.

78 2. Data and methods

79 2.1 Imperviousness data

80 In this research, we collected imperviousness data for the entire territory of Poland from two Copernicus
81 products: (1) the Global Human Settlement (GHS) layer, specifically capturing the GHS built-up data for the
82 period 1975-2020 and (2) the 'High Resolution Layer (HRL): Imperviousness Degree' dataset covering the
83 period 2006-2018. The first dataset is a freely available open surface grid with global coverage, derived
84 from a fusion of Sentinel-2 composites and Landsat imagery in five-year intervals (Pesaresi and Politis,
85 2022). The GHS-BUILT-S product used in this study depicts the distribution of the built-up surfaces (ranging
86 from 0 to 10 000 m²) estimates for each grid cell at 100 m resolution.

87 The second one, developed by the European Environment Agency (EEA), is designed to detect the spatial
88 distribution and temporal evolution of artificially sealed areas at a continental scale. The product is derived
89 from high-resolution satellite imagery (ESA's Sentinel-1 and Sentinel-2 satellites). The HRL Imperviousness
90 Density product used in this study provides data on sealing density ranging from 0% to 100% at 20 m
91 resolution for the period 2006-2018 with a three-year interval.

92 To facilitate comparison between both products, the GHS-BUILT-S raster was divided by 100 which resulted
93 in the same unit as the HRL layer (% of imperviousness). We applied the zonal statistics functions in ArcGIS
94 (average value across all pixels inside the catchment) to calculate catchment-averaged imperviousness
95 indicators.

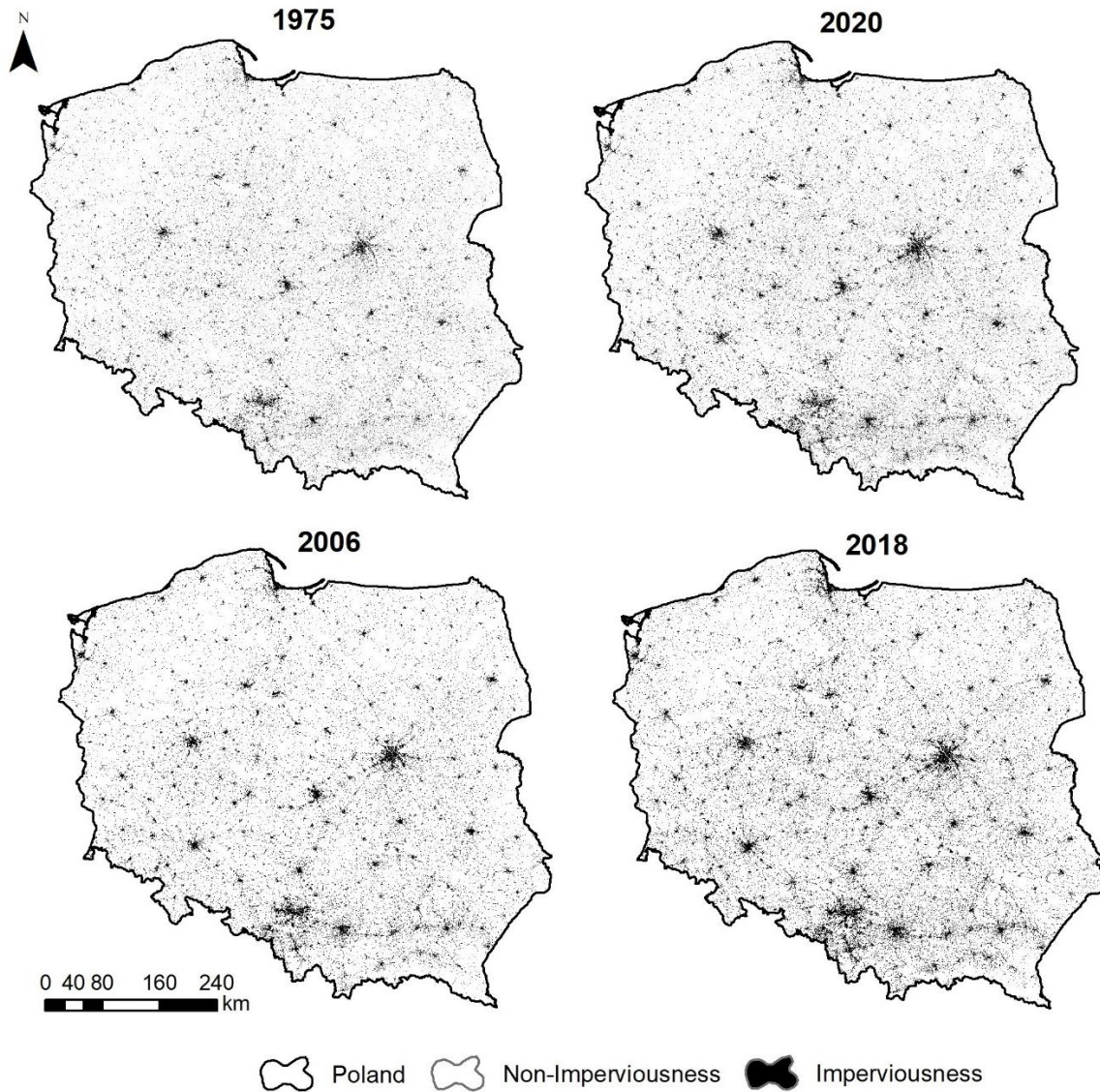
96 2.2 Hydrometeorological data

97 Daily discharge data was extracted from the Polish Institute of Meteorology and Water Management-
98 National Research Institute (IMGW-PIB). Building on the study of Venegas-Cordero et al. (2023), we
99 considered three hydroclimate variables, (precipitation, snowmelt and soil moisture) as potential flood
100 generation mechanisms over Poland. Relevant data were derived from the simulated water balance
101 dataset (PL-SWAT-51_20) developed by Marcinkowski et al. (2021) for the area of Poland. These
102 simulations were generated using a semi-distributed, process-based hydrological model SWAT, driven by
103 the G2DC-PL+ gridded climate dataset (Piniewski et al., 2021). For more information about the PL+ SWAT
104 dataset, readers can refer to Marcinkowski et al. (2021).

105 2.3 Paired catchment selection

106 In the first step, we investigated the evolution of impervious surface in Poland based on GHS and HRL
107 products for their respective periods (Fig. 1; Table 1). The results highlight a significant shift in
108 imperviousness patterns in Poland according to both data sources. The gradual transition from non-
109 impervious to impervious areas is clearly shown, with a consistent increase in impervious surfaces.
110 However, both the actual value of average imperviousness and the rate of its increase are significantly
111 higher for the HRL product , with values of 16.71% and 21.24% for 2006 and 2018, respectively.

112



113

114 Fig. 1: Evolution of the Imperviousness in Poland according to the GHS (1975-2020) and HRL (2006-2018)

115 products.

116 Table 1: Imperviousness and non-imperviousness area percentages in Poland (1975-2020 and 2006-2018).

Year	Non-impervious (%)	Impervious (%)
GHS		
1975	87.79	12.21
2020	83.48	16.52
HRL		
2006	83.29	16.71
2018	78.76	21.24

117 Following the country-scale analysis of imperviousness, our workflow focused on selection of pairs of
118 neighbouring catchments with contrasting imperviousness characteristics. We thus adopted the widely
119 used paired-catchment approach, a classical technique employed in hydrology, which entails comparing
120 the response of two catchments with similar physical characteristics (Bosch and Hewlett, 1982; Kreibich
121 et al., 2017; Prosdocimi et al., 2015; Van Loon et al., 2019). In this approach, one of the catchments is
122 considered as a treatment (in our case with high imperviousness, further denoted as "urban") and the
123 other remains as a control (in our case with low imperviousness, further denoted as "non-urban").
124 Comparison of flood response between neighbouring catchments allows us to attribute the differences to
125 urbanization as the main factor differing both catchments, although confounding factors such as
126 precipitation certainly exist.

127 In this context, catchment selection procedure aimed at maximizing the contrasting imperviousness
128 characteristics of pairs of neighbouring catchments, while maximizing the availability of flow record. In this
129 process we have used both HRL and GHS raster in conjunction with vector layers of catchments located
130 upstream of the candidate flow gauging stations, taking into account flow data availability. We assumed
131 that capturing the effect of imperviousness on floods will be more likely in small catchments, as changes
132 in large catchments could be driven by multiple variables, such as the spatial variability of precipitation.
133 Hence, the upper limit for catchment area was set to 1 000 km². The minimum flow record length was set
134 to 30 years. An intersection of imperviousness and catchment layers allowed to shortlist catchments
135 having both high imperviousness and high rate of its change. In the next step, we identified catchments
136 with low imperviousness (and sufficient flow record length) in the 50 km proximity of each urban
137 catchment. We prioritized catchments with similar areas as the urban ones.

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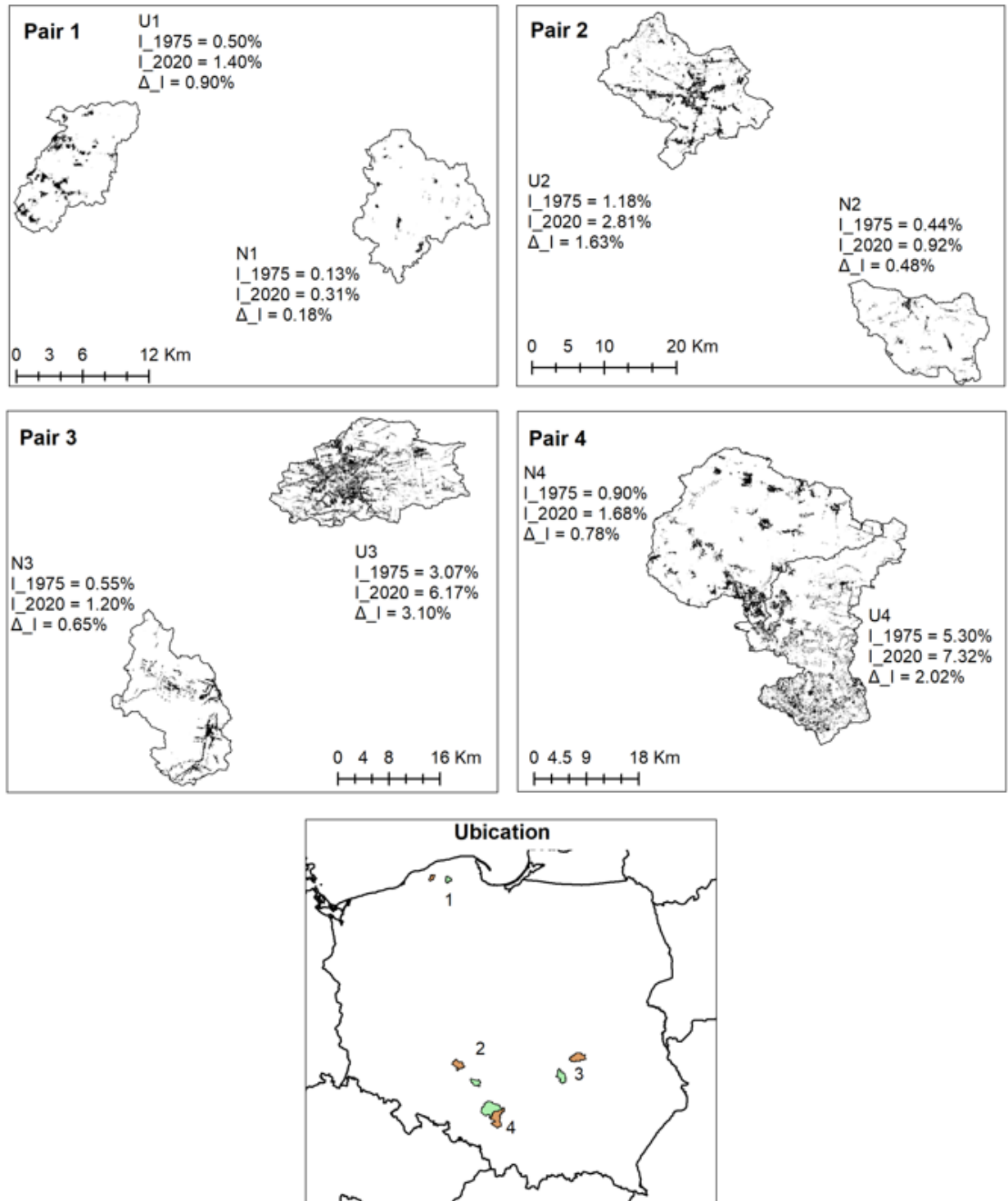
140 Table 2: Basic catchment characteristics and flow data availability.

Pair ID	Gauge name	River name	Type	Code	Area (km ²)	Elevation (m)	Starting year	Ending year	Missing data
1	Krępa	Głaźna	Urban	U1	73.7	61.7	1980	2020	-
	Pogorzelice	Pogorzelica	Non-Urban	N1	91.2	107.8	1980	2020	-
2	Kuźnica Skakawska	Niesób	Urban	U2	244.7	168.6	1971	2020	-
	Gorzów Śląski	Prosna	Non-Urban	N2	164.5	207.8	1971	2020	-
3	Lesiów	Mleczna	Urban	U3	338.9	164.2	1973	2020	2002
	Bzin	Kamienna	Non-Urban	N3	276.2	269.9	1973	2020	-
4	Szabelnia	Brynica	Urban	U4	496.6	283.7	1951	2020	-
	Krupski Młyn	Mała Panew	Non-Urban	N4	665.8	268.8	1951	2020	-

141 The above procedure resulted in the final selection of four pairs of catchments (Table 2). They are ordered
142 by their increasing imperviousness index, from U1 (1.4% in 2020) to U4 (7.3% in 2020). The first pair was
143 located in northern Poland, while the other three were clustered in southern part of the country (Fig. 2;
144 see Fig. S1 in Electronic Supplementary Material for a similar figure based on HRL data). For each pair, the
145 difference in imperviousness indicators (both the actual state and the rate of change) between the urban
146 and non-urban catchments is evident. It should also be noted that the term non-urban should not be taken
147 literally, as these catchments obviously have a certain area of impervious surfaces. As shown in Figure 2,
148 for each pair the respective indices are considerably higher for urban catchments, compared with non-
149 urban ones. Selected catchments also exhibit variations in size (ranging from 74 to 497 km²) and mean
150 elevation (ranging from 62 to 284 m asl). Flow record length ranges from 70 years (pair 4) to 41 years (pair
151 1), and for each case it reaches year 2020. Thus, there is a good overlap between the flow record time
152 windows and the period of GHS product temporal coverage.

153

154



155

156 Fig. 2: Location of four pairs of catchments used in this study; Urban and non-urban catchments are shown
 157 in orange and green, respectively. Evolution of the imperviousness rate between 1975 (I_1975) and 2020
 158 (I_2020) and relative change (Δ_I) is shown for each pair.

159

160 2.4 Flood and climate indices

161 This study uses two different approaches for extracting flood time series: annual maximum river discharge
 162 (Q_{MAX}) and peaks-over-threshold (POT). The main goal is to detect if increasing imperviousness in urban
 163 catchments translates into increasing magnitude or frequency of floods. However, we also include other
 164 potential drivers of flood change, such as extreme precipitation, snowmelt and soil moisture excess
 165 (Berghuijs et al., 2019; Venegas-Cordero et al., 2023). The flood and climate indices considered in the study
 166 are listed in Table 3.

167 Table 3: Flood and climate indices.

Index	Abbreviation	Description
Annual maximum river discharge (m^3/s)	Q_{MAX}	Maximum daily discharge in each year
Peak-over-threshold magnitude (m^3/s)	POT3	Hydrograph peaks that exceed a given threshold with an average of three exceedances per year
Peak-over-threshold frequency (m^3/s)	POT3F	Annual number of peaks that exceed the given threshold per year
Annual maximum 3-day precipitation (mm)	PCP_{MAX}	Maximum 3-day precipitation in each year
Annual maximum soil moisture excess (mm)	SME_{MAX}	Maximum daily soil moisture excess in each year
Annual maximum snowmelt (mm)	SMN_{MAX}	Maximum daily snowmelt in each year

168 PCP_{MAX} represents the 3 day-maximum amount recorded in a year. While, SME_{MAX} is based on the
 169 maximum value recorded in a year, where it was calculated based in Venegas-Cordero et al. (2023) with
 170 the following equation:

$$171 \quad SME = PCP - SM_{MAX} - SM$$

172 where SME is the soil moisture excess, PCP is the daily precipitation, SM_{MAX} is the soil moisture storage
 173 capacity (fixed to 125 mm) as Berghuijs et al. (2019) and Venegas et al. (2023), and SM is the daily soil
 174 moisture amount. Furthermore, SMN_{MAX} denotes the highest accumulation observed in a given year.

175 Q_{MAX} represents the maximum discharge recorded in a given year. In contrast, POT is based on the
176 extraction of hydrograph peaks exceeding a predefined threshold. The POT approach extracts the largest
177 peaks in the series regardless when they occurred, not including smaller flood events considered in annual
178 maximum series that are the largest in a given hydrological year but smaller than the threshold (Lang et
179 al., 1999; Madsen et al., 1997; Mangini et al., 2018; Venegas-Cordero et al., 2022). We assess flood
180 magnitude changes using both Q_{MAX} and POT, with a specific emphasis on the POT approach for flood
181 frequency analysis.

182 The POT method is employed to effectively detect variations in flood frequency, owing to its ability to
183 identify multiple flood events within a given year. To achieve this, we used a predefined threshold, which
184 allowed us to detect an average of three events per year. Several flood analysis worldwide have employed
185 thresholds based on percentiles (Jiang et al., 2022; Mallakpour and Villarini, 2015; Venegas-Cordero et al.,
186 2022; Villarini et al., 2011). Furthermore, to prevent the double counting of two or more peaks that belong
187 to the same flood event, we selected the largest peak within a 15-day period (Jiang et al., 2022;
188 Mallakpour and Villarini, 2015).

189 [2.5 Statistical analysis](#)

190 The Pettitt test is a non-parametric method designed to detect change points in the mean or median in a
191 time series. This approach is applied to the Q_{MAX} and POT3 time series extracted previously. The p-values
192 were calculated for the test statistic using Pettitt's approximated limiting distribution, which is specifically
193 designed for continuous variables (Pettitt, 1979; Villarini et al., 2009). A significance level of 5% is
194 considered.

195 Trends in flood magnitude indicator time series of Q_{MAX} and POT3 were detected using the Mann-Kendall
196 (MK) test (Kendall, 1975; Mann, 1945). The Sen's slope test is used to assess trend magnitudes (Sen, 1968).

197 The MK test is designed to identify the presence of monotonic either upward or downward trends. The

198 Sen's slope is based on the median slope between all ordered pairs of observations for a given time series
199 (Piniewski et al., 2018; Venegas-Cordero et al., 2023). Moreover, the MK test is a suitable method for the
200 non-normal distribution characteristics of hydrological datasets (Kundzewicz and Robson, 2004; Mediero
201 et al., 2014; Venegas-Cordero et al., 2022).

202 The Poisson regression test was applied to POT3F time series as reported in previous publications (Aryal
203 et al., 2018; Mangini et al., 2018; Venegas-Cordero et al., 2022; Vormoor et al., 2016). We analyse
204 sensitivity of the period considered in the time series in both the MK test detected trends for flood
205 magnitude and the Poisson regression for flood frequency by using the multi-temporal trend analysis,
206 which detects trends for all possible combinations of starting and ending years in the time series
207 (Hannaford et al., 2013; Hannaford et al., 2021; Mediero et al., 2014; Ruiz-Villanueva et al., 2016). The
208 minimum time window was set to 20 years.

209 In this study, the MK test is based on the following equations as shown in Venegas-Cordero et al.
210 (2023):

$$211 \quad S = \sum_{i=1}^{n-1} \sum_{j=i+1}^n \text{sgn}(X_j - X_i) \quad (2)$$

$$212 \quad \text{sgn}(X_j - X_i) = \begin{cases} 1 & \text{if } (X_j - X_i) > 0 \\ 0 & \text{if } (X_j - X_i) = 0 \\ -1 & \text{if } (X_j - X_i) < 0 \end{cases} \quad (3)$$

213 where X_j and X_i are the values sorted by data sequence and n is the length of the time series.

214 The Z statistic is the standardized value of the trend, which is calculated with the following equations as
215 illustrated in Hannaford et al. (2013):

$$216 \quad Z = \begin{cases} \frac{S-1}{\sqrt{\text{Var}(S)}} & \text{if } S > 0 \\ 0 & \text{if } S = 0 \\ \frac{S+1}{\sqrt{\text{Var}(S)}} & \text{if } S < 0 \end{cases} \quad (4)$$

217 The multi-temporal trend analysis approach was also adopted to analyse sensitivity of the period selected
218 for calculation of the Pearson product moment correlations between Q_{MAX} time series and PCP_{MAX} , SME_{MAX}
219 and SMN_{MAX} time series, respectively. Pearson r correlation coefficient measures the strength of a linear
220 relationship between respective variables. Both multi-temporal trend and correlation analysis were
221 carried out for the entire record length of each pair (Table 2).

222 2.6 Multi-temporal correlation analysis

223 We applied the Pearson correlations between the time series of flood magnitude (Q_{MAX}) and flood drivers
224 (PCP_{MAX} , SMN_{MAX} and SME_{MAX}), as implemented by similar studies such as Lin et al. (2023), Venegas-
225 Cordero et al. (2023) and Wu and Huang (2015). Additionally, we evaluated the sensitivity of the period,
226 by detecting the correlation value for all possible combinations of starting and ending years with a
227 minimum time window of 20 years.

228 2.7 Multiple linear regression

229 We determined the influence of climatic variables on Q_{MAX} time series, using a multiple linear regression
230 in which maximum precipitation, soil moisture excess and snowmelt were used as the predictor variables
231 of annual maximum flow, similar to the study implemented by Vicente-Serrano et al. (2019). A temporal
232 multiple regression analysis was developed for each paired-catchment with the following equation:

$$233 \quad Q \sim PCP + SME + SMN \quad (5)$$

234 where Q , PCP , SME and SMN are the annual maximum flow, precipitation, soil moisture excess and
235 snowmelt, respectively.

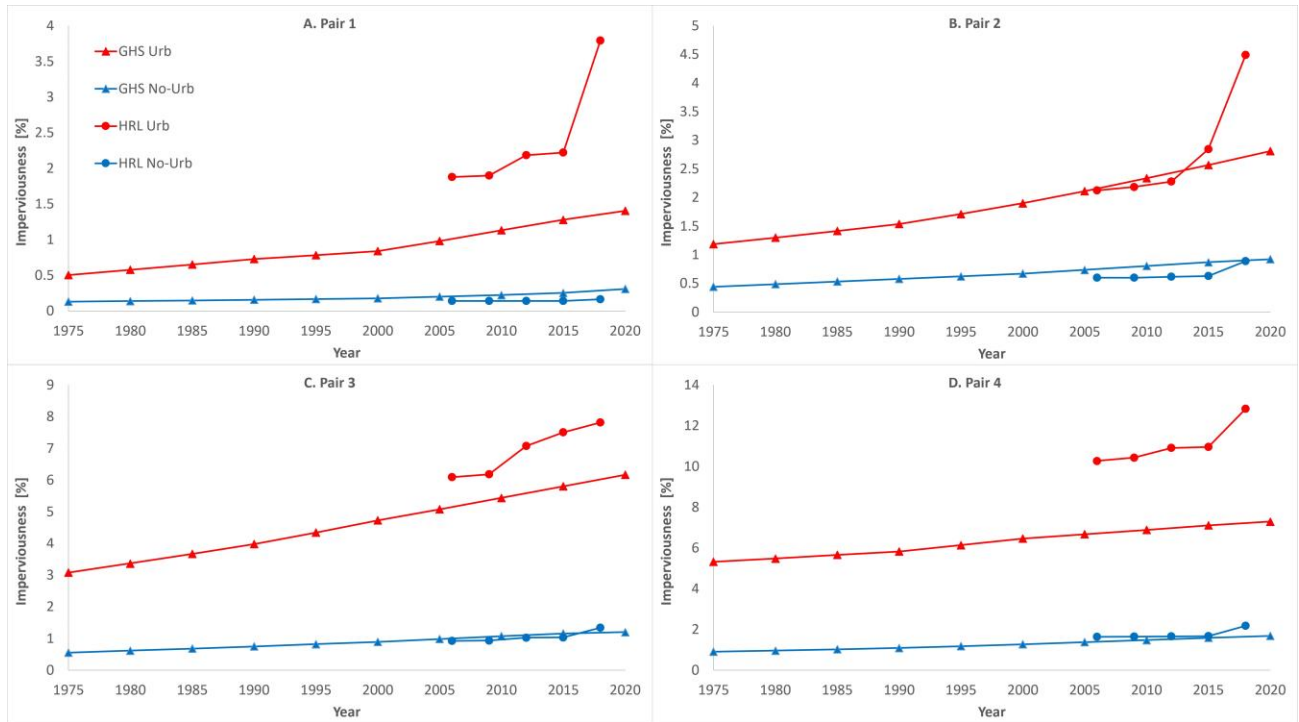
236 We then calculated a time series of regression residuals using the observed and predicted Q_{MAX} , which was
237 obtained from the regression model in equation 5. We applied the MK test with the Z-statistic and a p-
238 value (at a 10% significance level) on the residual time series to evaluate possible changes in the role of

239 climatic variables or human factors (urbanization) on the annual maximum flow, following Vicente-
240 Serrano et al. (2019). We assume that the residual time series is not dependent on climate variables,
241 hence, statistically significant trends in residuals could be attributed to human factors (in our case
242 urbanization, for the urban catchments). In the paired-catchment context, the difference between Z values
243 of Q_{MAX} residual MK test between urban and non-urban catchments could also be attributed to the main
244 differing factor (imperviousness).

245 3. Results

246 3.1 Imperviousness change

247 The analysis of the change in imperviousness indicator based on the GHS product for the period 1975-
248 2020 reveals a consistent upward pattern across all catchment pairs considered in the study (Fig. 3). The
249 change rate in this period was fairly constant for both urban and non-urban catchments. The disparities
250 between urban and non-urban catchments were steadily growing and particularly pronounced in the final
251 years of the analysed period, thus pointing to a potential influence in urbanization dynamics (Fig 3).



252

253 Fig 3: Changes in imperviousness (%) for all catchment pairs in the period 1975-2020. Red color refers to
 254 urban catchments and blue color to non-urban. Circles represent HRL data and triangles GHS.

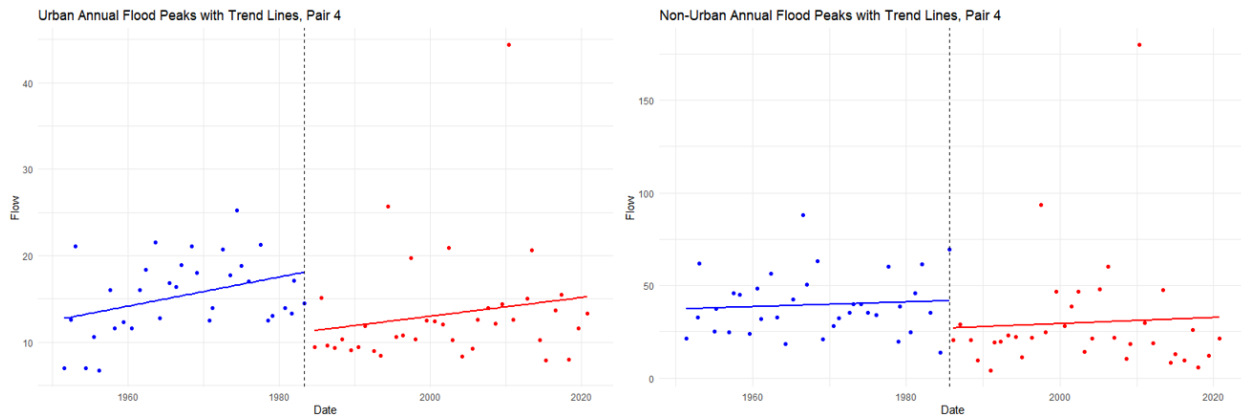
255 The additional analysis based on the higher resolution of the HRL product for the shorter period 2006-
 256 2018 corroborates previous findings. However, the rate of change within 3-year intervals is not as stable
 257 as for the GHS product. Particularly, high increases reaching 1.7% were revealed for catchments U1 and
 258 U2 during the last interval 2015-2018.

259 3.2 Change point detection

260 The change point analysis for Q_{MAX} time series using the Pettitt test allowed us to detect one change point
 261 for both catchments U4 and N4 of the pair 4. The years 1983 and 1985 were the change point years for
 262 catchments U4 and N4, respectively (Fig. 4). In both cases an abrupt decrease in Q_{MAX} occurred in mid-
 263 1980s. Change points were detected for both urban and non-urban catchments and they occurred in
 264 neighbouring years. Therefore, we can draw the hypothesis that they could be caused by climatic rather
 265 than human factors. It should be noted that while pair 4 features the longest record length dating back to

266 1951, the other pairs have significantly shorter periods which perhaps made it harder to detect the change
267 point in 1980s.

268 Consequently, in subsequent analysis for pair 4 we split the period into two sub-periods: 1951-1982 and
269 1984-2020 for U4, and 1951-1984 and 1986-2020 for N4.

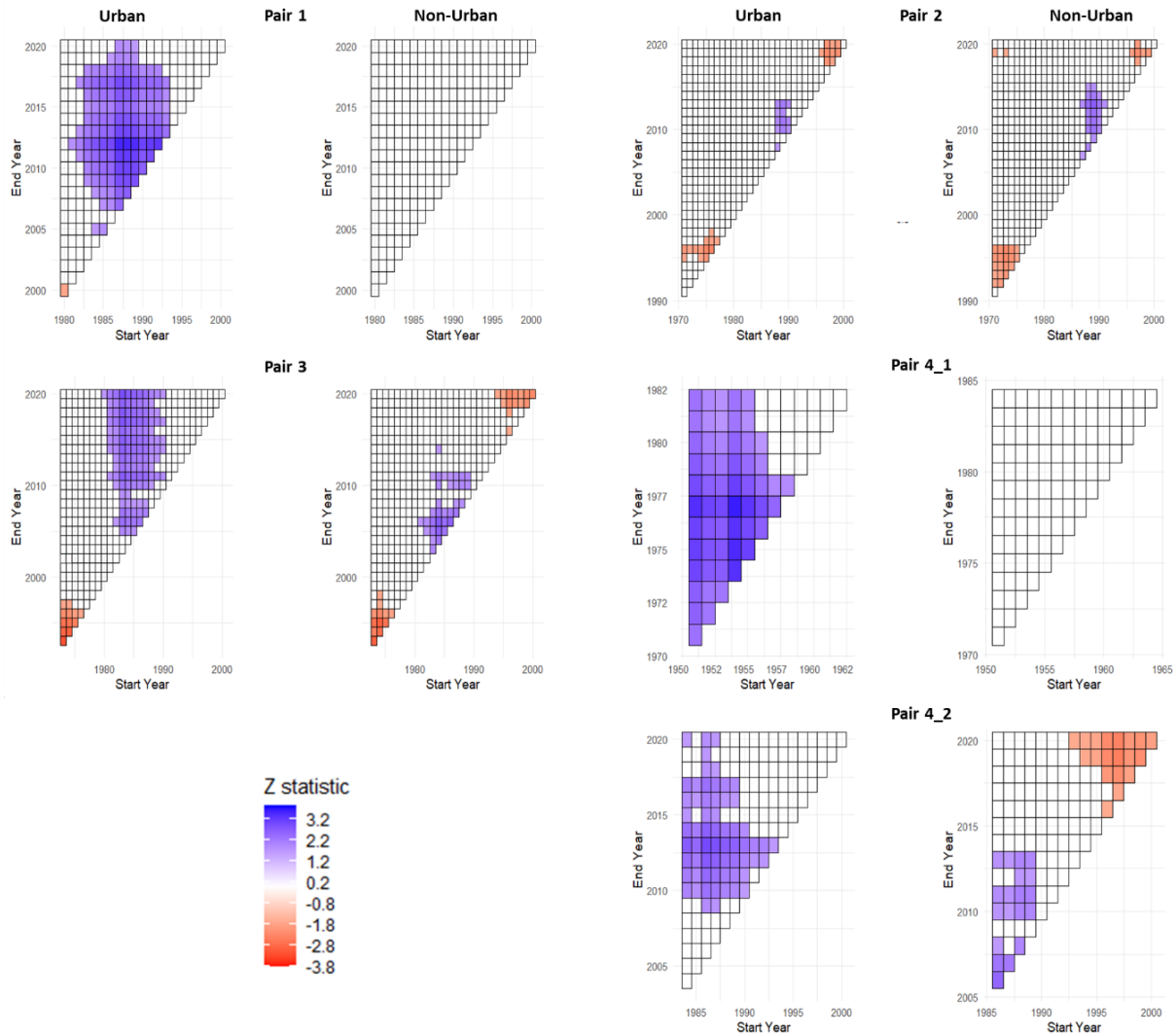


270
271 Fig 4: Change point detection using the Pettitt test for the catchment pair 4. Vertical dashed line represents
272 change point years.

273 3.3 Detection of trends in Q_{MAX}

274 This section focuses on detection of monotonic trends for all catchments. The multi-temporal trend
275 analysis results for Q_{MAX} for all paired catchments are shown in Fig. 5. The results confirm the sensitivity
276 of MK test statistics to the period considered. There are clear differences between the urban and non-
277 urban catchments. For catchment U1, a significant increasing trend was detected for most of combinations
278 of starting and ending years. It was particularly strong for starting years in the period 1982-1992 and
279 ending years in the period 2007-2018. However, no trends were detected for catchment N1 that belongs
280 to the same pair, which suggests urbanization as a plausible factor to explain the increase in Q_{MAX} in U1 in
281 such period.

282 The results for pair 2 showed similarities in flood trends between the urban (U2) and non-urban (N2)
283 catchments. In both of them, trends were mostly non-significant, with a few exceptions that are similar in
284 both catchments. Thus, in this case there is no evidence for the role of urbanization.



285
286 Fig. 5: Multi-temporal trend analysis for Q_{MAX} for all catchment pairs. The x and y axes represent the starting
287 and ending years, respectively. Each pixel is colored according to the resulting Z statistic from the MK test
288 and the p-value (pixels with $p > 10\%$ are left blank). Red and blue colors represent decreasing and increasing
289 trends, respectively.

290 For the catchment U3, Q_{MAX} trends are significantly positive across most sub-periods that start in the
291 1980s. However, trends were mostly non-significant for the same sub-periods for catchment N3 (apart
292 from those ending before 2012). As in the case of the catchment pair 1, it suggests that urbanization could
293 be a factor that could explain this differing behavior between the two catchments. Furthermore, the
294 difference was more noticeable for sub-periods with ending years in the period 2015-2020, and thus most
295 affected by urbanization process in catchment U3 (Fig. 3).

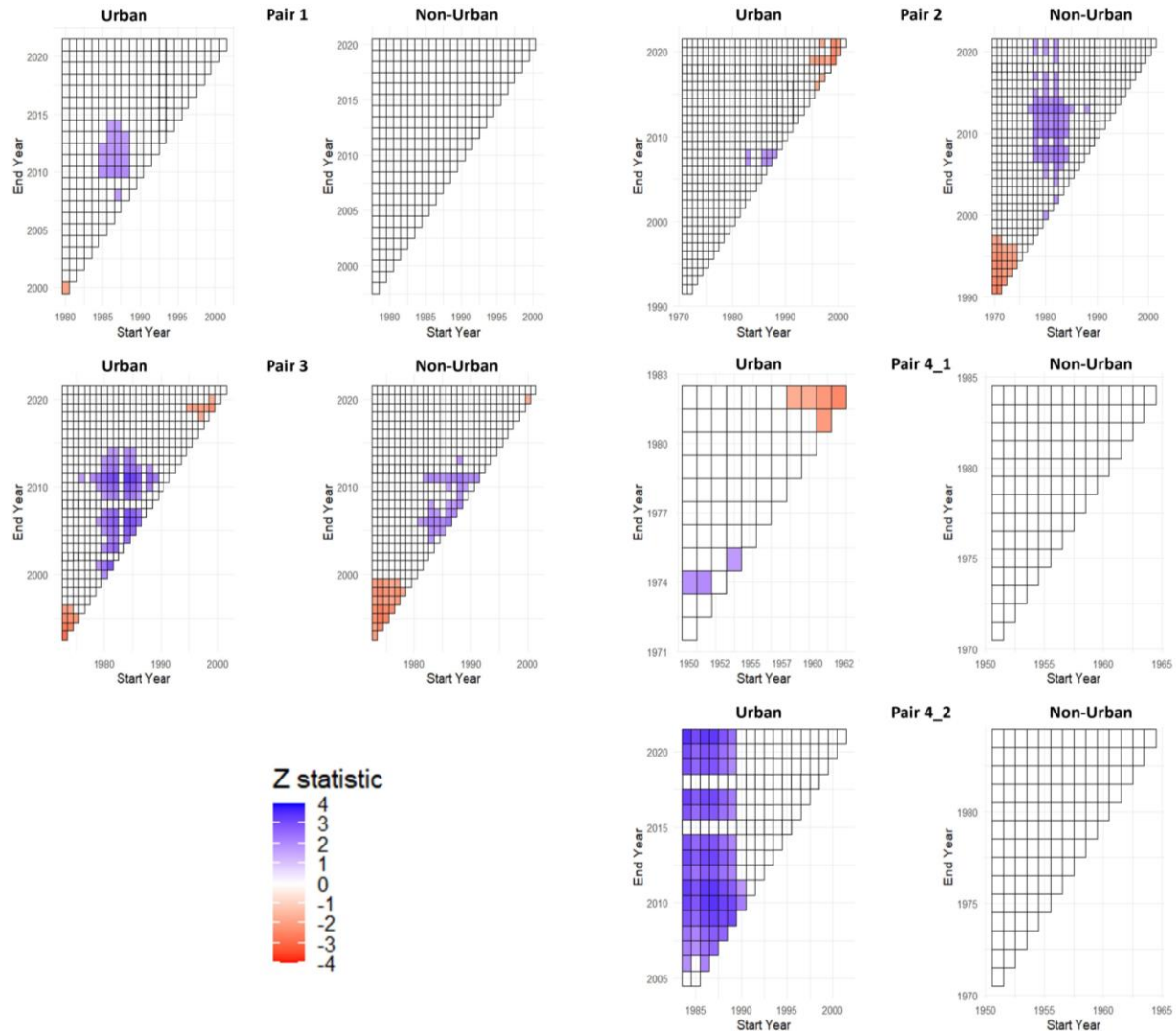
296 Finally, for the catchment pair 4, the catchment U4 exhibited a predominantly positive trend in Q_{MAX} for
297 almost all possible combinations of starting and ending years during the sub-period 1 (1951-1982). No
298 significant trends were detected for its paired non-urban catchment N4. Therefore, the difference between
299 catchment behaviour could be attributed to urbanization. In the case of the sub-period 2 (1984-2020), the
300 difference between U4 and N4 is not as evident, yet still noticeable. Increasing trends for the majority of
301 sub-periods ending in years 2010-2020 were detected for the urban catchment U4 in the sub-period 2. In
302 the case of its non-urban pair N4, the majority of trends were non-significant, although a few significant
303 increasing trends were also detected for the sub-periods ending in years 2005-2013 and decreasing at the
304 end of the years 2016-2020.

305 In summary, catchment pair 2 was the only with no evidence for the role of imperviousness on flood
306 behavior changes.

307 3.4 Detection of trends in POT3

308 The multi-temporal trend analysis results for the magnitude of POT3 time series in all the paired
309 catchments are shown in Fig. 6. To some extent, they corroborate previous findings with Q_{MAX} . The
310 strongest evidence for the role of urbanization on floods estimated using the POT approach could be found
311 for the catchment pair 4 in the sub-period 2. Some evidence can also be noticed for catchment pairs 1 and
312 3, although only for a limited number of combinations of starting and ending years. Quite surprisingly, the

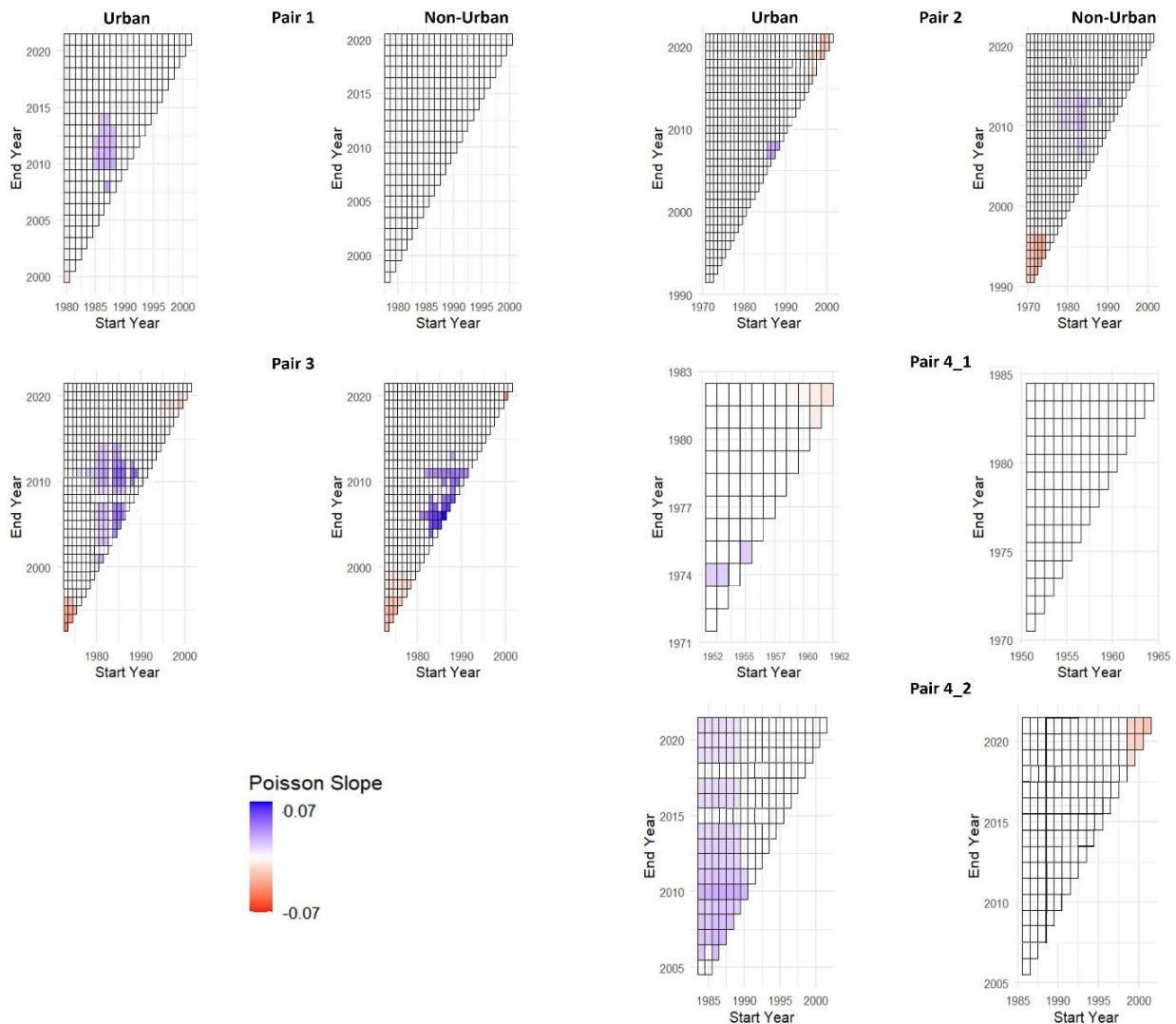
313 non-urban catchment N2 shows an inverse behaviour in comparison with other non-urban catchments,
314 exhibiting a positive trend for the periods starting in years 1980-1985. Thus, in this case the comparison
315 with its paired catchment U2 leads to an opposite conclusion regarding the role of imperviousness
316 compared to other pairs.



317
318 Fig. 6: Multi-temporal trend analysis for the POT3 magnitude time series for all catchment pairs. The x
319 and y axes represent the starting and ending years, respectively. Each pixel is colored according to the
320 resulting Z statistic from the MK test and the p value (pixels with $p > 10\%$ are left blank). Red and blue colors
321 represent decreasing and increasing trends, respectively.

322 3.4 Detection of trends in POT frequency

323 The frequency of flood events is determined based on the POT3F time series. Figure 7 illustrates the multi-
324 temporal trend changes in the number of annual flood events that exceed a given threshold, as
325 determined by the Poisson regression test. We observed that for the majority of time windows, no
326 statistically significant changes in the flood frequency could be detected. The largest difference between
327 the urban and non-urban catchments was found for the catchment pair 4, for which increases in flood
328 frequency were detected for catchment U4, while no changes were found for catchment N4. For the
329 remaining pairs the differences between urban and non-urban catchments was negligible.

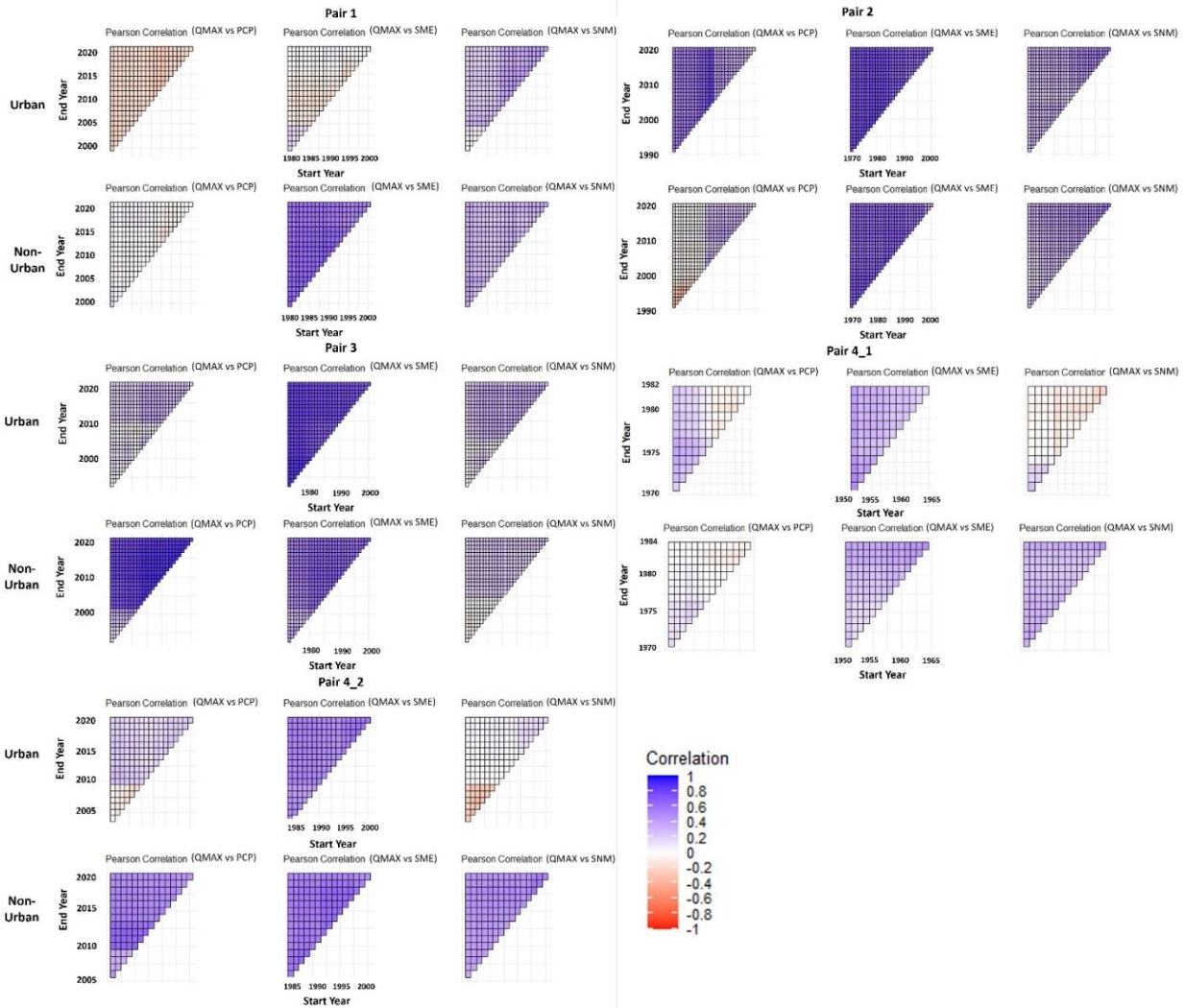


331 Fig. 7: Multi-temporal trend analysis for the POT3F time series for all catchment pairs. The x and y axes
332 represent the starting and ending years, respectively. Each pixel is colored according to the resulting the
333 Poisson regression test and the p value (pixels with $p > 10\%$ are left blank). Red and blue colors represent
334 decreasing and increasing trends, respectively.

335 3.5 Multi-temporal correlation

336 A comprehensive linear correlation analysis was conducted between Q_{MAX} and PCP_{MAX} , SME_{MAX} , and
337 SMN_{MAX} for all possible combinations of starting and ending years within the time windows of data
338 availability of each pair, to have a better insight into the role of climatic factors on flood generation. It
339 could be expected that non-urban catchments will generally exhibit higher correlation coefficients than
340 their paired urban catchments, as urbanization can be regarded as a confounding factor for the
341 relationship between climate indices and floods. It was the case for catchment pair 1 (particularly strong
342 for the soil moisture excess), pair 3 (precipitation) and pair 4 (precipitation and snow melt). In the case of
343 pair 2, the patterns in correlation plots were largely similar for U2 and N2 catchments for SME and SNM,
344 while for PCP the urban catchment exhibited significantly higher correlations. It is in line with previous
345 findings showing no detected effect of urbanization for this pair.

346



347
 348 Fig. 8: Multi-temporal Pearson correlation analysis for Q_{MAX} against PCP_{MAX} , SME_{MAX} and SNM_{MAX} for all
 349 catchment pairs. The y axis shows the ending year and the x axis represents the starting year. Each pixel is
 350 colored according to the R value. Red and blue colors represent negative and positive correlations,
 351 respectively.

352 3.6 Multiple regression with climate variables

353 The results of the multiple regression analysis between Q_{MAX} and climate indices for each pair are
 354 presented in Table 4. The R^2 of the multiple regression model varied considerably between catchments,
 355 ranging between 0.07 (U1) and 0.62 (U3 and N3). The comparison of coefficients of determination for pairs
 356 1 and 4_2 (sub-period 2) shows that non-urban catchments exhibits stronger relationships between floods

357 and climate indices than the urban ones. A more detailed dissection of the R^2 values from multiple
 358 regression to its individual components reveals certain patterns. For example, precipitation is not the
 359 dominant explaining factor in any of the studied catchments. Soil moisture excess and snow melt appear
 360 to have higher exploratory power.

361 Table 4: Results of the multiple regression analysis between Q_{MAX} and PCP, SME and SMN climate
 362 variables.

Pair ID	Catchment	R^2 (multiple)	R^2 (PCP)	R2 (SME)	R^2 (SMN)	p value (residuals)	z (residuals)
1	U1	0.07	0.02	-0.01	-0.02	0.15	1.44
	N1	0.41	0.01	0.38	0.25	0.71	0.37
2	U2	0.57	0.04	0.31	0.44	0.76	0.30
	N2	0.50	0.14	0.49	0.40	0.40	-0.84
3	U3	0.62	-0.01	0.58	0.58	0.45	-0.75
	N3	0.62	0.35	0.09	0.56	0.09	-1.66
4	U4_1	0.22	-0.01	0.11	0.17	0.11	1.57
	N4_1	0.22	0.01	0.17	0.05	0.83	-0.21
	U4_2	0.31	-0.02	0.24	0.28	0.94	0.06
	N4_2	0.50	0.22	0.23	0.28	0.90	0.11

363 In addition, the analysis of residuals did not show any significant trends (with an exception of catchment
 364 N3 having a statistically significant decreasing trend at $p = 0.1$; see Fig. S2-S6 in Electronic Supplementary
 365 Material). Lack of statistically significant increasing trends for urban catchments could be interpreted as
 366 the lack of an effect of imperviousness in flood changes. However, taking the context of the paired-
 367 catchment approach, it makes sense to compare z values of residuals for each pair. The differences in
 368 residuals are for all cases quite high and positive except for pair 4 in sub-period 2, thus providing an indirect
 369 evidence supporting the hypothesis about the effect of urbanization on floods.

370 4. Discussion

371 We conducted a comprehensive array of statistical methods to investigate the impact of urbanization on
 372 fluvial floods in Poland. While discerning flood trends is a relatively simple task, attributing these trends
 373 to urbanization presents a challenge due to the intricate interplay of various factors. In this context, the

374 paired catchments approach provides a valuable advantage by comparing basins with different levels of
375 imperviousness, allowing for the quantification of the impact of urbanization. This method effectively
376 isolates the effects of urbanization within a specific region by assessing observed streamflow,
377 precipitation, soil moisture excess, and snowmelt statistics in paired catchments.

378 It is important to note that the nature of evidence pertaining to the effect of urbanization on floods in our
379 study is, at best, moderate. One potential explanation for this observation is that the rate of
380 imperviousness increase in the studied urban catchments may not have been as high as observed
381 worldwide. For example, Requena et al. (2017) who studied the potential effect of urbanization on the
382 peak flows in a paired catchment study in the northwest of England, the imperviousness in an urban
383 catchment increased by 7% during 30 years which is much higher than in any of our urban catchments.
384 Prosdocimi et al. (2015) also detected a higher increase (10.1%) over 40 years in an urban catchment in
385 the UK. In Finland, a catchment has rapidly developed from a rural area to urban in 2001–2006, especially
386 for a residential development (Guan et al., 2015). Finally, in the USA, in a historical study, a non-significant
387 increase of annual maximum flows has been detected for a catchment with a higher increase (20%) of
388 imperviousness in around two decades (Brun and Band, 2000). In our study, a significant increase in Q_{MAX}
389 was observed for most pairs, with the exception of catchment pair 2. This finding aligns with broader flood
390 trends reported by Venegas et al. (2022) and Venegas et al. (2023). While climate variables are
391 acknowledged as primary contributors to streamflow variability, our analysis, utilizing paired catchments,
392 distinguishes the specific impacts of urbanization and changing climate on floods. This is achieved by
393 comparing areas influenced by urban factors with non-urban catchments. Requena et al. (2017) found
394 positive trend in an urban area, similar as our results. Also, they mentioned that the changes in the annual
395 series would be mainly due to changes in summer, where the extreme precipitation events are the main
396 element associated with the summer time (Requena et al., 2017). In our study the soil moisture excess
397 and snowmelt have a stronger effect among the climatic drivers. This aspect can be associated with a

398 recent study that identified the snowmelt as the principal flood mechanism in Poland, but analysis in
399 recent decades shows tracks of decreasing snowmelt and increasing on soil moisture excess (Venegas-
400 Cordero et al., 2023). In addition, peak flows in urban catchments tend to be higher, so the time to peak
401 is shorter than in rural catchments (Akter et al., 2018).

402 The relationship between rainfall and flooding is more complex on a larger scale in non-urban areas, as
403 indicated by Ivancic et al. (2015). This complexity is reflected in the multi-temporal correlation between
404 Q_{MAX} and extreme precipitation, where the highest values are observed in urban areas. For example, Gu
405 et al., (2019) and Yang et al., (2017), who studied the urbanization impact on extreme rainfall events
406 (annual and seasonal) in China, found that urbanization noticeably affects the regional patterns of rainfall,
407 impacting intensity, amount and spatial distribution. Additionally, soil moisture excess seems to be the
408 principal factor in the multiple regression analysis, where the highest values of R^2 were found for the urban
409 catchment over all pairs, which agreed with the previous study of Wasko and Nathan (2019). They studied
410 the effect of precipitation and soil moisture on patterns in flooding and mentioned that modifications in
411 soil moisture emerge as the prevailing element influencing the identified shifts in flooding dynamics.

412 One of the limitations of our study was that the sample size of catchments used in the analysis was
413 relatively low. This limitation is a direct result of the selected methodological approach, which required
414 the identification of paired catchments that met specific criteria such as appropriate size, divergent
415 urbanization characteristics within each pair, sufficient length of flow record and a good overlay of flow
416 data availability between urban and non-urban catchments. In the context of Polish conditions, our
417 identification process produced only four suitable pairs. In particular, the identified urban catchments did
418 not intersect with any of the major metropolitan areas in Poland, such as Warsaw, Kraków, Wrocław, Łódź
419 or Poznań. It is interesting to note that the increase in imperviousness in these urban centers might have
420 been more pronounced than in our selected catchments. However, catchments located in these urban

421 areas lack flow gauges or existing gauges do not have sufficient records, which made it impossible to
422 include them in our study.

423 5. Conclusions

424 This study examined changes in imperviousness, flood trends, and climate interactions in four catchment
425 pairs in Poland between 1975 and 2020. The results reveal a consistent upward trajectory in
426 imperviousness in all pairs (much stronger in urban catchments compared to their non-urban
427 counterparts), indicating a significant trend in urbanization dynamics. Change point detection, using the
428 Pettitt test, helped to identify changes in Q_{MAX} time series in both urban and non-urban watersheds for
429 only one catchment pair.

430 Analysis of Q_{MAX} trends revealed notable variations between urban and non-urban catchments. The pair 2
431 distinguished itself by showing no discernible evidence of imperviousness influencing changes in flood
432 behavior. Application of the POT approach further corroborated the impact of imperviousness on flooding,
433 particularly evident for catchment pair 4 during the later period (1986-2020), with additional evidence
434 observed for catchment pairs 1 and 3.

435 Flood frequency analysis (POT3F) showed a significant difference between urban and non-urban
436 catchments for only one catchment pair (number 4). Multitemporal correlation analysis revealed variable
437 relationships between flood magnitude and climatic variables, with non-urban catchments showing higher
438 correlations. Finally, multiple regression analysis underscored the intricate relationships between flooding
439 and climate indices, with non-urban catchments consistently showing higher coefficients of determination
440 than their urban counterparts. The residual analysis, although lacking statistically significant increasing
441 trends for most urban catchments, indicated differences that indirectly supported the hypothesis of the
442 effect of urbanization on flooding. Understanding flood dynamics is crucial for formulating effective flood
443 risk management strategies in both urban and non-urban environments.

444 Author contributions

445 **NVC:** Conceptualization, Investigation, Methodology, Software, Validation, Formal analysis, Visualization,
446 Writing – original draft, Writing – review & editing. **LM:** Conceptualization, Writing – original draft, Writing
447 – review & editing. **MP:** Conceptualization, Investigation, Writing – original draft, Writing – review &
448 editing, Supervision.

449 Declaration of Competing Interest

450 No conflicts of interest were reported by the authors.

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