

# A fast-rising tidal disruption event from a candidate intermediate-mass black hole

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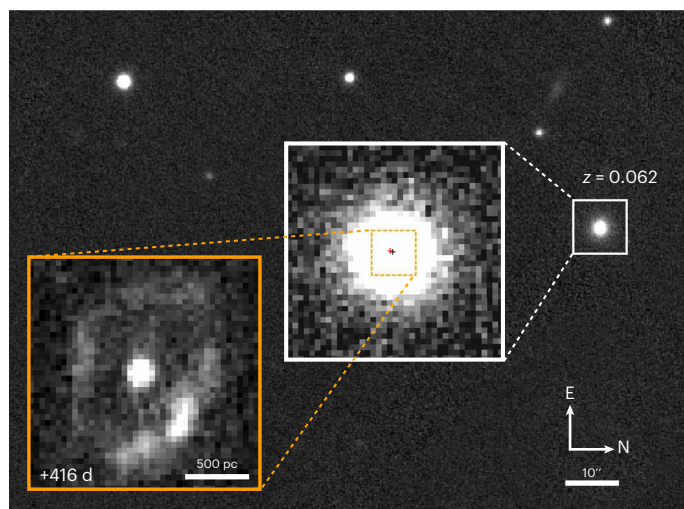
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Massive black holes (BHs) at the centres of massive galaxies are ubiquitous. The population of BHs within dwarf galaxies, on the other hand, is not yet known. Dwarf galaxies are thought to harbour BHs with proportionally small masses, including intermediate-mass BHs, with masses  $10^2 < M_{\text{BH}} < 10^6$  solar masses ( $M_{\odot}$ ). Identification of these systems has historically relied on the detection of light emitted from accreting gaseous disks close to the BHs. Without this light, they are difficult to detect. Tidal disruption events, the luminous flares produced when a star strays close to a BH and is shredded, are a direct way to probe massive BHs. The rise times of these flares theoretically correlate with the BH mass. Here we present AT 2020neh, a fast-rising tidal disruption event candidate, hosted by a dwarf galaxy. AT 2020neh can be described by the tidal disruption of a main sequence star by a  $10^{4.7-5.9} M_{\odot}$  BH. We find the observable rate of fast-rising nuclear transients like AT 2020neh to be low, at  $\lesssim 2 \times 10^{-8}$  events  $\text{Mpc}^{-3} \text{yr}^{-1}$ . Finding non-accreting BHs in dwarf galaxies is important to determine how prevalent BHs are within these galaxies, and to constrain models of BH formation. AT 2020neh-like events may provide a galaxy-independent method of measuring the masses of intermediate-mass BHs.

In Fig. 1 we present the nuclear transient, AT 2020neh. AT 2020neh was first reported by the Zwicky Transient Facility (ZTF)<sup>1</sup> on 19 June 2020 at right ascension 15 h 21 min 20.07 s and declination +14° 4′ 10.74″ (J2000), and was confirmed with Young Supernova Experiment (YSE) data<sup>2</sup>, which showed an initial earlier detection on 17 June 2020. The location of the transient, confirmed in late-time imaging from the Hubble Space Telescope (Fig. 1), is coincident with the nucleus of the galaxy, lying within 0.1″ of the centre. Host-galaxy spectral lines constrain the redshift of the event to  $z = 0.062$  (–280 Mpc). AT 2020neh reached peak brightness on 1 July 2020, and was monitored with multi-wavelength

follow-up observations for over 400 days from peak in the rest frame (see the Methods for details of the follow-up campaign). The full ultraviolet and optical light curves for AT 2020neh are shown in Extended Data Fig. 1.

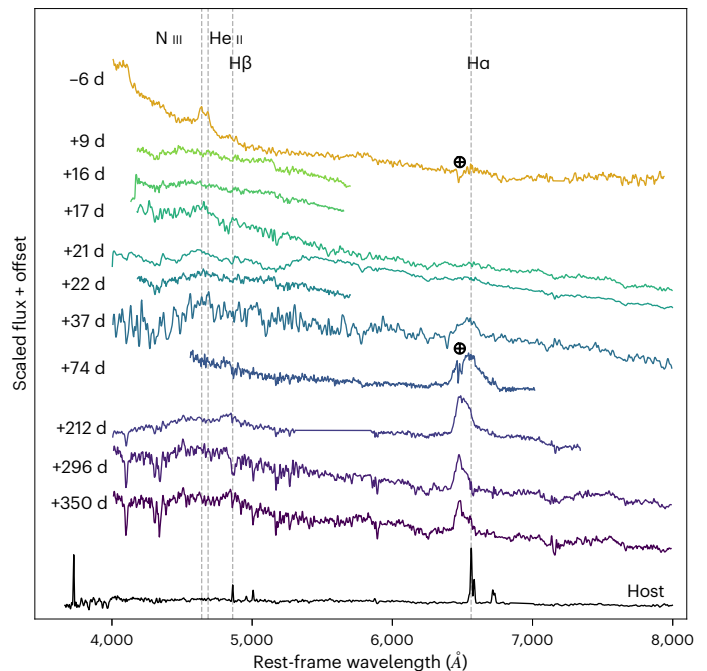
We present our spectroscopic follow-up observations of AT 2020neh in Fig. 2. The classification spectrum, obtained using the Nordic Optical Telescope on 25 June 2020, 6 days before maximum light, shows a strong blue continuum with a clearly blended helium II  $\lambda 4685$  and nitrogen III  $\lambda 4640$  emission feature and no traces of hydrogen. This blended emission feature has been observed for several



**Fig. 1 | The nuclear transient AT 2020neh.** The main image shows the environment of AT 2020neh in optical Pan-STARRS1 Survey (PS1) r-band imaging. The dwarf host galaxy of the transient is highlighted. The inset with the white border shows the apparent location of AT 2020neh within its host galaxy in the optical. The host centroid is marked with a black cross and the location of AT 2020neh is marked with a red cross (shown with  $1\sigma$  astrometric uncertainties). The location of the transient is coincident with the host nucleus. The inset with the orange border shows deep-UV imaging from the Hubble Space Telescope of AT 2020neh at +416 d. The transient is still clearly detected at the centre of the host, surrounded by a ring of star formation approximately 600 pc from the nucleus.

optical tidal disruption events (TDEs)<sup>3–7</sup>, and is attributed to a fluorescence mechanism requiring both a high-energy radiation source and a high gas density<sup>8</sup>. Given the nuclear location of the transient (Fig. 1), we interpret these features under a TDE classification for the transient AT 2020neh. The spectra become featureless after maximum light, evolving to gradually reveal a broad hydrogen, H $\alpha$ , emission line at +36 d (and later in H $\beta$  too). This H $\alpha$  emission dominates the late-time spectra of AT 2020neh, exhibiting an asymmetric profile that is blueshifted with respect to the rest frame by  $\sim 4,000$  km s<sup>–1</sup> (Table 1). The profile of this emission is consistent with emission lines arising from optically thick outflowing material<sup>9</sup>, which has been seen in several other TDEs (for example, refs. 7,10–12). The lack of elements heavier than hydrogen within the late-time (>200 d) spectra is consistent with a TDE classification, as these elements would only be expected if the event arose from a stellar explosion<sup>13</sup>.

Only a dozen TDEs have optical light curves with sufficient data coverage at early times to confidently determine the time taken for the transient to reach maximum light (see ref. 14). In Fig. 3 we show the distribution of their rise times and luminosities, alongside those of AT 2020neh. The constraining non-detections from frequent YSE monitoring before first detection of the transient and the depth of the YSE imaging result in an exceptionally well-constrained rise time for this event. With information on the evolution of AT 2020neh down to 3% of its maximum light, we measured a rise time from initial detection to g-band peak of only  $13.2 \pm 1.0$  d in the rest frame. This rise time is on average a factor of  $2.4^{+3.0}_{-1.5}$  times faster than the median rise time of other TDEs with pre-max light curve coverage. AT 2020neh attained a peak bolometric luminosity of  $4.2 \pm 0.1 \times 10^{43}$  erg s<sup>–1</sup>. Although this luminosity alone is not unprecedented amongst TDEs, when taken into consideration with its short rise time it places AT 2020neh on the periphery of the known nuclear transient luminosity–rise parameter space, being brighter than other confirmed TDEs with short rise times. This unique location places AT 2020neh between TDEs and another class of transients: fast and blue optical transients (FBOTs; for example



**Fig. 2 | The spectroscopic evolution of AT 2020neh.** Common TDE emission features (H, He, N) are marked. The strong He II and N III emission seen pre-maximum light disappears after the peak, with Balmer emission appearing at much later epochs and becoming increasingly asymmetric and blueshifted as the TDE evolves. Spectra have been scaled and offset for clarity, with their rest-frame phases indicated. Crossed circles mark telluric features still present within the spectra. The instruments used to obtain these data are listed in Supplementary Table 1.

refs. 15–17). Despite this similarity in rise time, AT 2020neh shows important differences in both its spectroscopic properties and its photometric evolution from those of FBOTs (Methods), that set it apart from this class. We found that the post-maximum evolution of AT 2020neh was typical of other TDEs, being well described by a power-law decline slope of  $\alpha = 1.44 \pm 0.19$ . This is consistent with the theoretical  $-5/3$  slope expected from transients powered by fallback accretion<sup>18</sup>.

The host galaxy of AT 2020neh, SDSS J152120.07+140410.5, is unusual among the population of TDE host galaxies (Methods). The galaxy is blue in colour and a pre-explosion Sloan Digital Sky Survey (SDSS) spectrum of the host galaxy shows that it is star forming (Extended Data Fig. 2). However, the galaxy also has a high Sérsic index and a high surface density concentration of stellar mass relative to field galaxies. This increases the number of stars capable of being disrupted, which has been seen within other TDE host galaxies<sup>19–21</sup>. When we measured the stellar mass of SDSS J152120.07+140410.5, we found it to be  $\log(M_{\star}/M_{\odot}) = 9.57 \pm 0.20$ . This mass is consistent with the masses of dwarf galaxies, and is about the same as the mass of the Large Magellanic Cloud. Scaling relations between galaxy stellar mass and black hole (BH) mass (derived from more massive galaxy populations; ref. 22) predict that for such small galaxies, we expect correspondingly low-mass BHs. Direct evidence for the presence of BHs in low-mass galaxies, however, is scarce (see ref. 23). These systems are typically faint, and the gravitational sphere of influence for low-mass BHs is predicted to be small, making them difficult to resolve in observations of galaxies outside of the Local Group. Thus the occupation fraction of BHs at the low-mass end of the galaxy stellar mass regime remains observationally unconstrained<sup>24</sup>. The detection of AT 2020neh thus indicates the presence of a BH in a dwarf galaxy, from which we could begin to explore the properties of the BH.

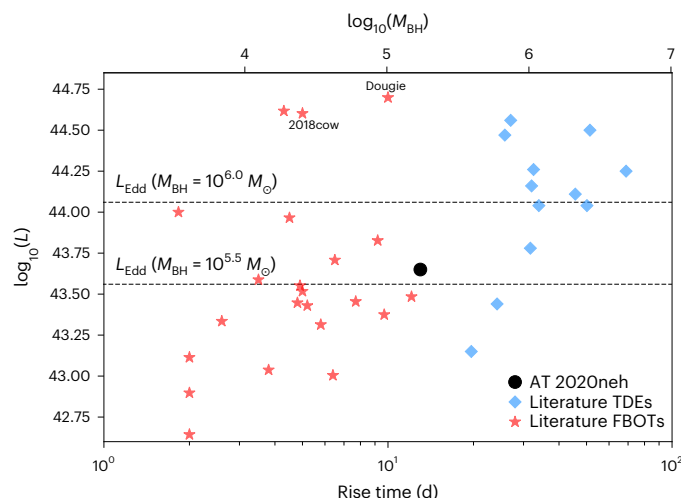
**Table 1 | Properties of the H $\alpha$  emission observed in the spectra of AT2020neh**

Phase (d)	Flux( $\times 10^{-15}$ erg s $^{-1}$ )	Observed Wavelength, $\lambda_{\text{observed}}$ (Å)	Velocity offset(kms $^{-1}$ )	Equivalent Width(Å)
+37	4.78 $\pm$ 0.04	6,528 $\pm$ 3	-1,526 $\pm$ 137	80 $\pm$ 9
+74	16.10 $\pm$ 0.08	6,525 $\pm$ 10	-1,709 $\pm$ 457	105 $\pm$ 12
+212	18.65 $\pm$ 0.02	6,480 $\pm$ 1.0	-3,767 $\pm$ 46	129 $\pm$ 8
+296	3.02 $\pm$ 0.03	6,475.1 $\pm$ 1.3	-3,990 $\pm$ 65	80 $\pm$ 3
+350	3.14 $\pm$ 0.04	6,475.2 $\pm$ 1.7	-3,990 $\pm$ 79	82 $\pm$ 4

The unique location of AT 2020neh in Fig. 3 implies a relative scarcity of similar events among the TDE population. Indeed, we estimated the observable rate of fast-rising TDEs like AT 2020neh to be  $\lesssim 2 \times 10^{-8}$  Mpc $^{-3}$  yr $^{-1}$  at  $z = 0.27$ , the detection limit of the YSE survey (Methods). This is approximately one-twenty-fifth of the ‘normal’ TDE rate<sup>25</sup>. The relatively low rate of fast TDEs may be explained through the mechanics of the BH–stellar encounter. For low-mass ( $<10^6 M_{\odot}$ ) BHs, the event horizon of the BH is much smaller than the tidal radius required to disrupt a star of average mass. Therefore, for the event to be observed as a ‘classical TDE’, one whose luminosity closely follows the rate at which material falls onto the BH (the fallback rate), a plunging encounter is required. Such an encounter allows the material to circularize quickly enough for the event to be observable<sup>26</sup>, as found when modelling AT 2020neh (Methods). Events with shallower, grazing encounters are unlikely to circularize their debris into an accretion disk on timescales shorter than the timescale of peak fallback accretion. This is a consequence of weaker general relativistic effects around smaller BHs. These encounters are thought to produce less-luminous transients with irregular light curves that are unlikely to be observable<sup>27</sup>. We estimated that the peak luminosity of AT 2020neh would exceed the maximum (Eddington) luminosity ( $L_{\text{Edd}}$ ) at which the BH can radiate by a factor of  $\sim 2$ – $3$  for its measured BH mass range<sup>28</sup>. This is in agreement with theoretical predictions, as observable TDEs around lower-mass BHs are also likely to be ‘super-Eddington’ flares, as a result of their predicted high fallback rates<sup>27</sup>.

The properties of the TDE light curve can potentially be used to probe the BH mass<sup>29</sup>, which could provide a measurement independent of assumptions about the host galaxy. The rise time of a TDE,  $\Delta t$ , which is the time taken between disruption of the star to peak luminosity of the event, theoretically correlates with the BH mass. This is because the luminosity of the transient is expected to follow the fallback rate of the stellar debris with a relationship  $\Delta t \propto M_{\text{BH}}^{0.5}$  (ref. 29; see Methods for modelling details). When we fitted the multi-band UV–optical light curve of AT 2020neh (Extended Data Fig. 3), we found  $\log M_{\text{BH}}/M_{\odot} = 5.5^{+0.4}_{-0.3}$ . We note that the physical origins of the early optical emission in TDEs is unknown, so this approach to BH mass estimation may not be applicable to all events. We assessed the reliability of this measurement with two galaxy–BH scaling relationships. The  $M_{\star}$ – $M_{\text{BH}}$  scaling relation<sup>22</sup> predicts a BH mass of  $\log M_{\text{BH}}/M_{\odot} = 5.9 \pm 0.2$ . We used a late-time high-resolution spectrum of the TDE to measure the velocity dispersion ( $\sigma_{\star}$ ) of the host galaxy. We measured  $\sigma = 39 \pm 13$  km s $^{-1}$ , which, using an  $M_{\text{BH}}$ – $\sigma_{\star}$  relation<sup>30</sup>, provides a BH mass of  $\log M_{\text{BH}}/M_{\odot} = 4.8^{+0.5}_{-0.9}$ . These are both consistent with the mass estimated from the rise of the light curve. Our constraints on the mass range of the BH,  $4.7 < \log M_{\text{BH}}/M_{\odot} < 5.9$ , place it within the domain of intermediate-mass BHs, whose masses span the gap between stellar-mass and supermassive BH populations ( $2 \lesssim \log M_{\text{BH}}/M_{\odot} \lesssim 6$ ), but for which evidence of a firm population has been difficult to obtain<sup>31</sup>.

The massive BHs ( $M_{\text{BH}} \gtrsim 10^9 M_{\odot}$ ) we observe in the hearts of galaxies in the local Universe<sup>32</sup> must originate from less-massive BHs that

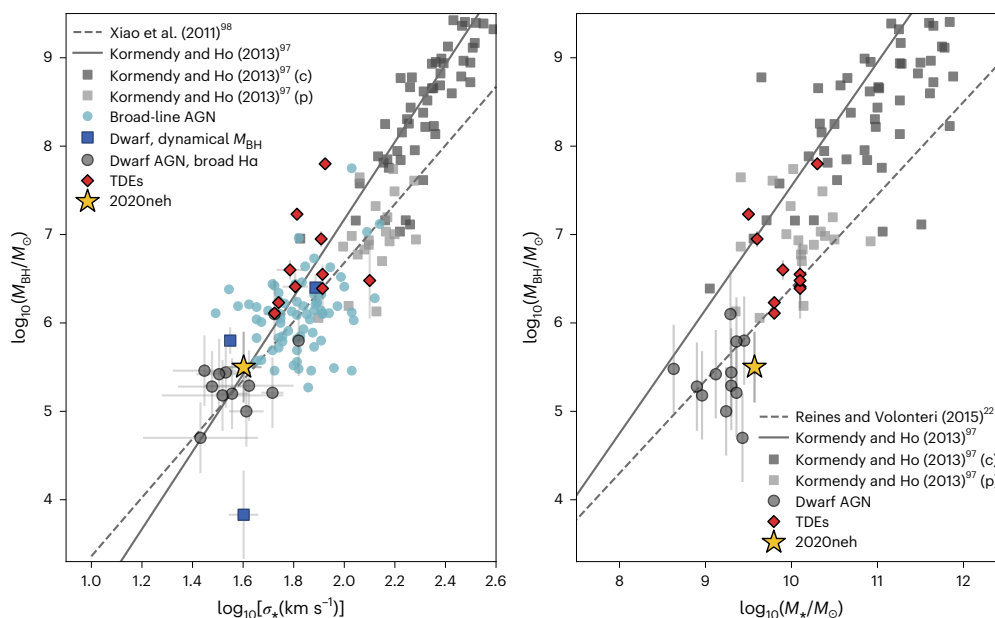


**Fig. 3 | The rise–luminosity distribution of TDEs and FBOTs.** The measured rise times of TDEs from the literature with pre-peak coverage are shown as a function of their peak luminosities ( $L$ ). AT 2020neh occupies a unique position within this parameter space (fast for a TDE and brighter than other short-lived TDEs), lying between TDEs and the FBOT population<sup>17</sup>. More energetic FBOT events such as Dougie<sup>15</sup> and AT 2018cow<sup>16</sup> are marked. Using the transient rise time to estimate the BH mass for the TDE events (top x-axis), we can see that ‘faster rising’ AT 2020neh-like events probe the regions of super-Eddington accretion for lower-mass BHs (dashed lines mark the Eddington limits for BHs with  $M_{\text{BH}} < 10^{6.0} M_{\odot}$  and  $M_{\text{BH}} < 10^{5.5} M_{\odot}$ ).

have grown through mergers or the accretion of surrounding material. How this putative ‘seed’ population of less-massive BHs forms is unclear. Possible formation mechanisms include hierarchical mergers of stellar-mass BHs<sup>33</sup>, core collapse of exceptionally massive stars in the early Universe<sup>34</sup> and the direct collapse of massive gas clouds<sup>35</sup>. Measuring the low-mass ends of the BH mass function and BH–galaxy scaling relationships is important to distinguish between these scenarios, as each model is predicted to influence the slope of these relationships differently<sup>31</sup>. Identifying BHs in dwarf galaxies and measuring their masses is generally difficult<sup>23,36–38</sup> due to their intrinsically low luminosity and smaller gravitational influence. Typically, signatures of BH accretion (an active galactic nucleus (AGN)) are required to reliably confirm the presence of a BH in a dwarf galaxy (for example, refs. 39–42). However, the majority of BHs are not active. Fast-rising optical TDE candidates such as AT 2020neh may therefore offer an opportunity to find and study non-active BHs in dwarf galaxies.

In Fig. 4 we display the location of AT 2020neh on two commonly used BH–galaxy scaling relations. AT 2020neh is a candidate optical TDE from an intermediate-mass BH in a dwarf galaxy, and its host galaxy is one of only a small number of dwarf galaxies that has a BH mass estimate independent of galaxy scaling relationships. At present, most galaxies in the low-stellar-mass/low-velocity-dispersion regions of BH scaling relations are low-luminosity AGN, and therefore not representative of the quiescent dwarf galaxy population. A handful of X-ray-detected transients in dwarf galaxies have also had an intermediate-mass BH–TDE origin proposed<sup>43–45</sup>, for which the BH mass estimates have been derived from galaxy-scaling relationships from fitting of the X-ray spectrum with disk models. AT 2020neh represents a population of optically detected transients whose properties may allow us to explore the low-mass end of BH scaling relations in a complementary way. The relative rate of fast TDEs to normal TDEs implies that other events like AT 2020neh should be more common amongst the TDE population. Early detection of future fast TDEs within deep, high-cadenced datasets, like the early YSE detection of AT 2020neh,





**Fig. 4 | BH scaling relations including dwarf galaxies.** Left: BH mass versus stellar velocity dispersion for samples of local galaxies. Right: BH mass versus galaxy stellar mass. Compilation samples of galaxies from ref. <sup>97</sup> (classic-bulge and pseudo-bulge galaxies marked as 'c' and 'p' respectively) and broad-line AGN from ref. <sup>98</sup> are shown, alongside dwarf galaxies with dynamical mass measurements <sup>97</sup> and fits to the scaling relations from ref. <sup>22,97,98</sup>. Data points

for dwarf AGN are from refs. <sup>36,42</sup>. TDEs with BH mass estimates are from ref. <sup>29</sup>. Measurements are presented with  $\pm 1\sigma$  uncertainties. The majority of galaxies with BH mass estimates in the low-stellar-mass/low-velocity-dispersion regime are those derived from the velocity of gas in the broad-line region using the H $\alpha$  line, which has large uncertainties. AT 2020neh is one of a few BHs with an independent mass estimate in this region.

will generate the samples of events with constraining datasets needed to test the reliability of BH masses estimated from rise-time measurements. The properties of AT 2020neh will form the baseline from which targeted observing strategies can be designed to ensure maximum scientific gain from the discovery of fast TDEs in current and future surveys. We estimate that YSE will observe another 5–6 similar events over its lifetime, each with the necessary light curve data to constrain the rise time.

## Methods

Throughout this work we assumed a standard  $\Lambda$  cold dark matter cosmology (where  $\Lambda$  is the cosmological constant) with the Hubble constant  $H_0 = 71 \text{ km s}^{-1} \text{ Mpc}^{-1}$ , the matter density  $\Omega_M = 0.27$  and the vacuum energy-density  $\Omega_\Lambda = 0.73$ .

## Data

**Optical photometry.** The optical photometry of AT 2020neh was obtained by the YSE sky survey<sup>2</sup> with the 1.8 m PS1. PS1 is mounted with a 1.4 gigapixel camera<sup>46</sup> to image the sky in the g, r, i and z filters. The data were downloaded, processed and archived using the image processing pipeline at the University of Hawaii's Institute for Astronomy<sup>47</sup>. Images from the PS1  $3\pi$  survey were used as references for template subtraction, with each reference image convolved to match the point spread function of the nightly observations, before passing through the Transient Science Server at Queens University Belfast<sup>48</sup> to identify new events. The YSE photometric pipeline is based on PHOTOPIPE<sup>49</sup>. Forced point spread function photometry was performed for each transient, using a flux weighted centroid matching the point spread function at the transient location.

The field in which AT 2020neh is located was monitored by YSE for three months before the first detection of the transient, with non-detections at 18 epochs over this period in which no light from the transient is observed. These data provide strong constraints on the explosion epoch down to limiting magnitudes of typically  $m \approx 21.5 \text{ mag}$

in the g, r and i bands and  $m \approx 20.5 \text{ mag}$  in the z band. Additional g- and r-band photometry of AT 2020neh was taken from the public ZTF<sup>50,51</sup> data stream, with observational coverage from 19 June 2020 to 4 August 2020 (–12 to +35 d in the rest-frame phase).

**Optical spectroscopy.** Spectra were obtained using the instruments and observational set-ups listed in Supplementary Table 1. The Andalusia Faint Object Spectrograph and Camera (ALFOSC), Kast and Low Resolution Imaging Spectrometer (LRIS) spectra were reduced using custom-made pipelines and standard routines within IRAF. The Gemini Multi-Object Spectrographs (GMOS) spectra were processed using the Gemini IRAF package. The DEep Imaging Multi-Object Spectrograph (DEIMOS) spectrum was processed with the Pypelt software package<sup>52</sup>. All calibrations and correction procedures were performed after the basic pipeline reduction using custom Python programs. Spectra were corrected for an average Galactic extinction along the line of sight to the transient of  $E(B - V) = 0.038 \text{ mag}$  and a total-to-selective extinction ratio  $R_V = 3.1$  based on the dust maps of ref. <sup>53</sup>. We used a pre-transient SDSS<sup>54</sup> spectrum of the host galaxy to correct for the host-galaxy contribution to the spectra. We colour-corrected both transient and host-galaxy spectra using the technique of ref. <sup>55</sup> to the available g, r, i and z photometry from PS1 to correct for slit/fibre losses. For the low-resolution ALFOSC and Kast spectra, we convolved this host-galaxy spectrum to the resolution of these instruments before subtraction. For higher-resolution spectra, we created models of the host-galaxy emission lines based on measurements from the SDSS spectrum and subtracted these models from the science spectra. All line measurements were performed using the specutils package in Python (<https://specutils.readthedocs.io/en/stable/index.html>). We note that several narrow stellar absorption features with widths smaller than the instrumental resolution of the SDSS spectrograph still persisted within our host-galaxy subtracted spectra (a consequence of the low velocity dispersion of the host galaxy; see below).

**Swift observations.** We requested, and were awarded, target-of-opportunity observations from the Neil Gehrels Swift Gamma-ray Burst Mission (Swift) UltraViolet and Optical Telescope (UVOT) and X-ray Telescope (XRT). AT 2020neh was monitored with Swift over two epochs while the transient was active; from 1 July 2020 to 17 July 2020, and from 5 August 2020 to 6 September 2020 with an approximate 2 d cadence. Final Swift observations were also obtained between 13 January 2021 and 27 January 2021 and averaged to estimate the host-galaxy level for subtraction. To obtain the UVOT photometry, we used the task UVOTSOURCE with source radii of 5.0" and background radii of 40.0". The transient was clearly detected with UVOT during the first two epochs. The host-galaxy-subtracted UVOT light curve is presented in Extended Data Fig. 1.

XRT was operated in the photon counting mode for all observations. We reprocessed the data with the task XRTPIPELINE version 0.13.2 using standard filters, screen and recent calibration files. Using a source region centred on the location of AT 2020neh with a radius of 49" and a 150" radius source-free-background region centred at 15 h 21 min 4.77 s, +13° 59' 37.78", we detected no significant X-ray emission arising from the source. To constrain any X-ray emission, we merged all 37 Swift XRT observations of AT 2020neh using the task XSELECT. We derived a  $3\sigma$  upper limit on the 0.3–10.0 keV count rate of 0.002 counts s<sup>-1</sup>. Assuming an absorbed power-law model with a column density of  $2.7 \times 10^{20}$  cm<sup>-2</sup> (ref. <sup>56</sup>) and a photon index,  $\Gamma = 2.7$  (similar to that of other X-ray bright TDEs; for example, ref. <sup>57</sup>), redshifted to the location of the host galaxy, we found a  $3\sigma$  upper limit on the unabsorbed X-ray luminosity of  $4.5 \times 10^{41}$  erg s<sup>-1</sup>. This faint X-ray luminosity is consistent with other previously observed TDEs<sup>57</sup> and suggests that the source does not harbour a strong AGN component, congruous with the composite location of the host galaxy in the "Baldwin, Phillips & Terlevich" (BPT) diagram (Extended Data Fig. 2).

**Radio observations.** AT 2020neh was observed twice during its evolution with the Very Large Array under programme VLA/20B-377 (PI: K.D.A.). The first observation was conducted on 30 June 2020 (~1 d from peak in the TDE rest frame) at 15 GHz. The source was not detected with a  $3\sigma$  upper limit of 18  $\mu$ Jy. The second observation on 31 December 2020 (+172 d rest frame) at 6 GHz also resulted in a non-detection, with a  $3\sigma$  upper limit of 16  $\mu$ Jy. These limits are consistent with a lack of a relativistic jet<sup>58</sup>, and further support the conclusion that the host galaxy does not harbour an obvious AGN (see 'Host galaxy properties' below).

**Hubble Space Telescope observations.** We observed AT 2020neh on 16 September 2021 with the Wide Field Camera 3 on the Hubble Space Telescope (HST) under programme SNAP-16239 (PI: R.J.F.). AT 2020neh was imaged in F225W and F275W for a total exposure time of 780 and 710 s, respectively. Two images were taken in each band to reject cosmic rays. The data were processed through the STScI data reduction pipeline, including basic processing, calibration and drizzling.

AT 2020neh was clearly detected in the HST images at the centre of its host galaxy surrounded by a circumnuclear ring with a projected radius of 0.35–0.7", corresponding to physical distances of 0.45–0.9 kpc at  $z = 0.062$ . We performed photometry using the automatic detection and extraction package Source Extractor (SExtractor)<sup>59</sup>, applying a surface brightness signal-to-noise cut of two per pixel to include faint surface brightness features and adjusting the extraction parameters to separate the TDE from the star-forming ring. Zero points for each filter were taken from the STScI WFC3 handbook<sup>60</sup>. We measured  $m_{F225W} = 22.059 \pm 0.022$  and  $m_{F275W} = 21.790 \pm 0.019$ .

### Transient classification

The photometric properties of AT 2020neh make it exceptional amongst the nuclear transient population, with a fast rise and luminous peak that require careful classification. In particular, it was important to distinguish this event from hydrogen-rich core collapse supernovae

(type II supernovae), as the evolutionary timescales and hydrogen spectral features are similar to this class. It was also important to establish whether AT 2020neh could be classified as an FBOT event. Below we present the evidence for a TDE origin for AT 2020neh.

**Spectroscopic behaviour.** The dominant feature present within the Nordic Optical Telescope (NOT) spectrum taken pre-maximum light is a strong blended He II and N III emission feature around 4,660 Å. This feature was no longer detectable within the first post-max spectrum obtained at +9 d with GMOS. Such short-lived features have been observed within samples of young type II supernovae, where the high-energy UV emission that occurs during shock break-out briefly ionizes any surrounding circumstellar material, recombining to produce strong emission lines (for example ref. <sup>61</sup>; see also Supplementary Fig. 1). Supernovae that exhibit these 'flash ionization' features are typically accompanied by Balmer emission lines, which we did not observe with AT 2020neh at this epoch (all Balmer features observed in the NOT spectrum were consistent with the SDSS spectrum of the host galaxy). Based on the velocities observed for the He II/N III emission ( $950 \pm 160$  km s<sup>-1</sup>), we should have observed any flash ionized Balmer emission present within this early spectrum.

The later spectroscopic evolution of AT 2020neh also did not follow the canonical behaviour of a type II supernova. We only began to observe H $\alpha$  emission at later epochs (>37 d from peak), when it presented a broad, boxy blueshifted emission profile with no accompanying absorption. Although there is diversity in the H $\alpha$  features present within type II supernovae spectra<sup>62,63</sup>, H $\alpha$  nominally takes on a P Cygni profile for these events due to the expanding, optically thick material ejected from the progenitor. For AT 2020neh to be a type II supernova, the lack of P Cygni signature in its H $\alpha$  emission would require either the photosphere to be very small compared with the expanding material, or there to be optically thin material along the line of sight masking the photosphere. The first scenario is rare, seen only in a few type II supernovae at very early times<sup>62</sup>. The second scenario requires the observed H $\alpha$  emission to be produced via interaction (as for type IIn supernovae), for which we would expect to see very narrow features (~200 km s<sup>-1</sup>). We did not observe this narrow emission in AT 2020neh. Although blueshifted Balmer features have been observed within some type II supernovae, they typically occur at much smaller velocity shifts (population mean 2,000 km s<sup>-1</sup>; ref. <sup>64</sup>) compared with the ~4,000 km s<sup>-1</sup> shift observed within AT 2020neh. Type II supernova blueshifts also evolve with time, disappearing by the nebular phase. The H $\alpha$  line remained blueshifted until late times, and did not appreciably evolve during the later stages of its evolution. Finally, the late-time (>200 d) spectra of AT 2020neh did not show the forbidden lines [Ca II], [O I] and [Fe II] traditionally observed during the nebular phase in type II supernovae<sup>13,63</sup>.

There are few FBOTs with spectroscopic datasets sufficient to determine the typical spectroscopic features of this class. Those that do generally exhibit hot, featureless spectra<sup>15,17,65</sup>. The luminous and local AT 2018cow<sup>16,66</sup> is the only FBOT with sufficient spectroscopic data to make any meaningful comparisons. Post-peak H $\alpha$  emission has also been observed within this event; however, it is markedly narrower than the H $\alpha$  seen in AT 2020neh at similar phase<sup>66</sup>, even when accounting for the narrower component that was observed at much later epochs (which exhibited velocities of the order of 2,000 km s<sup>-1</sup>).

Although not typical of optically selected TDEs<sup>25,67</sup>, these spectroscopic properties can all be interpreted within a TDE framework. We attributed the blended He II and N III early emission feature to Bowen fluorescence (Supplementary Fig. 1), which has been observed within several TDEs<sup>4,7</sup>. Blueshifted, boxy Balmer emission profiles have also been observed within some TDEs (for example, ref. <sup>11</sup>), and have been shown to result from strongly irradiated, outflowing, optically thick material from the system<sup>9</sup>. The widths of the emission lines observed in AT 2020neh are narrower than those seen in other TDEs<sup>25</sup>, but these

features are dependent on the viewing angle, and therefore could be a result of a system with low inclination<sup>68</sup>. The lack of nebular phase features is also consistent with a non-supernova origin.

**Photometric behaviour.** Although the fast rise of AT 2020neh does coincide with the distribution of rise times observed for type II supernovae<sup>69</sup>, it is notably more luminous, with a peak luminosity four times brighter than the upper end of the type II supernova luminosity function<sup>70</sup>. To construct the bolometric light curve of AT 2020neh, we interpolated the available photometry (corrected for foreground extinction) in each band using Gaussian processes, a non-parametric interpolation method that treats all data as though they were drawn from a Gaussian distribution over the possible functions the light curve could take. We implemented this using a Python package<sup>71</sup>, interpolating at a daily cadence using a Matern-3/2 kernel. We then fitted the resulting spectral energy distributions at each epoch of the interpolated light curves with a simple black body function. From this constructed bolometric curve, we estimated the peak luminosity to be  $4.2 \pm 0.1 \times 10^4 \text{ erg s}^{-1}$ .

In the luminosity–rise time parameter space shown in Fig. 3, AT 2020neh occupies a unique position, being fast and also brighter than other shorter-lived TDEs. These two properties are comparable to those observed within FBOT events, known for their short-lived optical lifetimes and often bright peak luminosities. FBOTs are also frequently characterized by their rapidly cooling photospheres<sup>16,17,72</sup>, with some events cooling by  $>10,000 \text{ K}$  in the early stages of their declines<sup>16</sup>. The UV–optical light curve of AT 2020neh exhibited considerable cooling during the first 30 d from peak, with a black body temperature decrease of approximately 9,000 K (Supplementary Fig. 2). Although a cooling photosphere is not associated with many optically discovered TDEs, the majority of which exhibit a constant or even increasing temperature after peak<sup>67</sup>, apparent cooling of the photosphere has been observed a few events, for example iPTF16nl, AT 2019qiz and several TDEs discovered by ZTF<sup>3,12,67,73</sup>. The rate of cooling of AT 2020neh is comparable to these events, which typically display a  $\Delta T/\Delta t \gtrsim 5,000 \text{ K per } 20 \text{ d period}$ <sup>12,67,73</sup> (where  $T$  is temperature) but much slower than the cooling observed in FBOTs like AT 2018cow (Supplementary Fig. 2). As the exact source of the optical emission in TDEs is unknown, alongside the physical mechanisms that produce it, it is not clear why some TDEs exhibit this cooling behaviour. It has been suggested that it may be linked to optically thick outflows, where cooling of the photosphere occurs when the outflow reaches a characteristic photon trapping radius from which photons are able to escape<sup>12</sup>; however, it is not yet clear whether this scenario is applicable to the majority of cooling cases in TDEs.

From only photometric information, it is difficult to discern FBOTs from TDEs from lower-mass BHs. The physical origins of FBOTs are disputed, but some have had a TDE origin suggested for their production (for example, refs. <sup>15,66</sup>). We used the transient rise times to estimate approximate BH masses for TDEs (shown along the top x axis of Fig. 3), assuming a standard encounter with a solar-mass star. Using this metric, we could see that ‘faster rising’ AT 2020neh-like events probe the regions of super-Eddington accretion for lower-mass ( $M_{\text{BH}} < 10^{5.5} M_{\odot}$ ) BHs.

**Astrometric location.** The location of AT 2020neh within its host galaxy can also be used to help discriminate between theories for its origin. AT 2020neh is located in SDSS J152120.07+140410.5, a galaxy at a spectroscopic redshift of  $z = 0.06204$ . We used pre-explosion template PS1/3 $\pi$  images to determine the centroid of the host galaxy, which we found to be at RA = 15 h 21 min 20.087 s, dec = +14° 4′ 10.665″ (with a centroid uncertainty of 0.09″). To determine the location of AT 2020neh in the pre-explosion reference images, we performed astrometry using both YSE PS1 images of the transient close to maximum light in the g, r and i bands, and with acquisition imaging from Gemini from 11 July 2020. In all cases we used routine IRAF tasks to

determine the coordinates of cross-matched point sources in both transient and reference images, then mapped and transformed these coordinates to find the transient location in the reference image. We found a mean location of RA = 15 h 21 min 20.094 s, dec = +14° 4′ 10.723″ ( $\pm 0.12''$ ). We cross-checked this location using the late-time UV imaging from HST. We found the HST location to be RA = 15 h 21 min 20.089 s, dec = +14° 4′ 10.546″ ( $\pm 0.3''$ ), consistent with our ground-based measurements. The larger uncertainty in the HST measurement is due to a lack of corresponding point sources in the UV image, so we used our ground-based estimates as our final location. The location corresponds to a nuclear separation of 0.13″ (or a physical separation of  $0.16 \pm 0.15 \text{ kpc}$ ), consistent with the transient being of nuclear origin (Fig. 1). This separation is also consistent with the range of offsets for radio-detected BHs in dwarf galaxies<sup>38</sup>. The nuclear location of the transient is inconsistent with the distribution of locations and offsets observed within the FBOT population from their apparent host galaxies<sup>17,74</sup>, which are not typically associated with the centres of their hosts.

### Host-galaxy properties

**Spectral properties.** We obtained optical spectroscopy of the host of AT 2020neh from SDSS. We measured the emission lines present using standard routines within IRAF and plotted the resulting emission line ratios on a BPT diagram<sup>75</sup>, shown in Extended Data Fig. 2. The BPT diagram uses emission line ratios to create theoretical regions used to identify the main excitation mechanisms that produce them<sup>76</sup>; namely star formation, AGN shocks or a composite of the two. The host galaxy of AT 2020neh lies within the star-forming region, close to the composite border.

**Pre-explosion variability.** Given the proximity of the host galaxy to the composite region of the BPT diagram, we considered the possibility that AT 2020neh may have occurred in an environment with a pre-existing accretion disk (and therefore may be the result of AGN activity). From our early monitoring of the field with YSE (coverage from 24 March 2020 to 17 June 2020 in the g, r and i bands down to  $m \approx 21.5 \text{ mag}$ ), we found no deviations from the mean of the forced photometry outside of a  $1\sigma$  range at the transient location over this three-month period. We checked for long-term variability using pre-explosion photometry available from ZTF (coverage from 27 March 2018 to 20 June 2020 in the g and r bands) and from the Catalina Real Time Survey, which monitored the host galaxy from 6 April 2005 to 16 June 2013 in a clear filter. We then used the fitting software QSO FIT<sup>77</sup> to fit the pre-explosion photometry datasets to determine whether the light curves exhibited variability characteristic of an AGN. QSO FIT generates a model light curve by modelling each point given the previous detections and a model co-variance matrix for AGN variability, then assesses how well the best-fit damped random walk model describes the data. Variable AGN typically show a dispersion from a random walk model,  $\sigma_{\text{var}}$ , greater than 2 (ref. <sup>42</sup>). We found that the host galaxy of AT 2020neh had low variability ( $\sigma_{\text{var}} = 0.06$  and 1.19 from ZTF and the Catalina Real Time Survey, respectively) and the “significance that the source is an AGN” as measured by QSO FIT<sup>77</sup> to also be low ( $\sigma_{\text{QSO}} = 2.02$  and 1.53 from ZTF and the Catalina Real Time Survey, where the AGN would typically have  $\sigma_{\text{QSO}} > 2$ ; ref. <sup>42</sup>). It is therefore unlikely that AT 2020neh harbours an active AGN or that the transient is due to AGN activity, in agreement with the host-galaxy location on the BPT diagram.

**Spectral energy distribution.** To perform spectral energy distribution (SED) fitting of the host galaxy of AT 2020neh, we used archival photometry from the PS1 3 $\pi$  catalogue in the g, r, i, z and y filters, alongside J, H and K measurements from the 2 Micron All Sky Survey<sup>78</sup>, W1–3 bands from the Wide-field Infrared Survey Explorer (WISE)<sup>79</sup> and near-UV and far-UV photometry from the Galaxy Evolution Explorer<sup>80</sup>. To account for the systematic uncertainties in the photometry and in the physical models being fitted to the emission, we applied a 10%



error floor to all photometry, with a 30% error floor to the WISE W3 photometry, to account for variations in silicate absorption features around 10  $\mu\text{m}$  (ref. <sup>81</sup>).

We then derived the physical properties of the host galaxy by fitting the collated photometry using the stellar population synthesis models in PROSPECTOR<sup>81</sup>, considering wide priors on stellar mass, metallicity and star-formation history. We created a model that included the effects of stellar and nebular emission, metallicity, dust reprocessing and an exponentially declining star-formation history. We sampled the posterior using the Bayesian nested sampling code DYNESTY<sup>82</sup>. The galaxy SED and PROSPECTOR fitting results are shown in Extended Data Fig. 2. The model encapsulated the shape of the host-galaxy SED well. We found a stellar mass  $\log(M_*/M_\odot) = 9.57^{+0.02}_{-0.01}$  and a low star-formation rate of  $0.33^{+0.06}_{-0.06} M_\odot \text{ yr}^{-1}$  and a metallicity of  $\log(Z/Z_\odot) = 0.13^{+0.19}_{-0.17}$ . To account for the uncertainties introduced from assumptions made within the SED fitting on the galaxy star-formation history and dust attenuation laws, we inflated our uncertainties in the stellar-mass estimate to  $\log(\Delta M_*/M_\odot) = 0.19$ , in accordance with the average uncertainty in stellar masses fitted with an exponentially declining star-formation history in PROSPECTOR<sup>83</sup>.

Using the derived stellar mass, we could estimate the mass of the central BH using a known scaling relation for low-mass galaxies<sup>22</sup>:

$$\log\left(\frac{M_{\text{BH}}}{M_\odot}\right) = \alpha + \beta \log\left(\frac{M_*}{10^{11} M_\odot}\right) \quad (1)$$

where  $\alpha = 7.45 \pm 0.08$  and  $\beta = 1.05 \pm 0.11$ . Using this scaling relation, we estimated the mass of the BH to be  $\log M_{\text{BH}}/M_\odot = 5.95^{+0.20}_{-0.20}$ .

**Spectral modelling.** We used the late-time (+74 d rest frame) spectrum of AT 2020neh taken with the DEIMOS spectrograph on Keck to measure the line-of-sight stellar velocity dispersion of the host galaxy. We used regions of the spectrum that were located away from the TDE line emission at this epoch to measure the stellar velocity dispersion to minimize contamination. The resolution of the DEIMOS spectrum ( $R \approx 6,000$ ) is finer than that of the archival SDSS spectrum of the host galaxy, and given that the stellar velocity of dwarf galaxies is expected to be low<sup>42</sup>, we chose to use this higher-resolution spectrum, rather than the transient-free SDSS spectrum, to estimate the velocity dispersion. We used the penalized pixel fitting software (pPXF)<sup>84,85</sup> to determine the stellar kinematics of the galaxy. pPXF uses the spectral features in a galaxy spectrum alongside a set of stellar templates to determine the stellar line-of-sight velocity distribution. We used the high-resolution spectral templates from the X-shooter Spectral Library<sup>86</sup>, which contains spectra of 628 stars in the UVB arm and 718 stars in the VIS arm at a spectral resolution of  $R \approx 10,000$ . We convolved these spectra with a Gaussian of  $\sigma = 2.39 \text{ \AA}$  to match them to the lower resolution of our DEIMOS spectrum ( $R \approx 6,000$ ). We focused on two wavelength regions covering the Mg Ib triplet at 5,160–5,190  $\text{\AA}$  and the Na–D doublet at 5,890, 5,895  $\text{\AA}$ . We fitted each of these regions separately, using the X-shooter UVB and VIS templates. We fitted regions between 4,700–5,550  $\text{\AA}$  and 5,400–6,200  $\text{\AA}$  (both rest frame), masking the TDE spectrum outside of these windows, and fitting only for the first two moments of the line-of-sight velocity distribution ( $V$  and  $\sigma_*$ ).

To estimate the uncertainty on the velocity dispersion fitted we used a Monte Carlo bootstrap method<sup>87</sup>, where we resampled the one-dimensional spectrum on the basis of the error spectrum, and recalculated the velocity dispersion for 1,000 noise realizations. From the resulting distribution of velocities we took the mean to be the final value, and the uncertainty to be the square root of the variance of the distribution. The best-fitting stellar templates are presented in Supplementary Fig. 3. We found the independently measured velocity dispersions to be  $\sigma_* = 40 \pm 6 \text{ km s}^{-1}$  and  $\sigma_* = 38 \pm 13 \text{ km s}^{-1}$  fitting the UVB and VIS templates, respectively. Given the low signal-to-noise of the host-galaxy stellar features in the VIS arm, we adopted our UVB

measurement for our velocity dispersion estimate of the host galaxy.

From the velocity dispersion, we estimated the central BH mass using using a  $M_{\text{BH}}-\sigma_*$  relation<sup>30</sup>:

$$M_{\text{BH}} = 1.4 \times 10^8 M_\odot \left(\frac{\sigma}{200 \text{ km s}^{-1}}\right)^{4.72}. \quad (2)$$

From our measured velocity dispersion, we estimated the mass of the BH to be  $\log M_{\text{BH}}/M_\odot = 4.8^{+0.4}_{-0.2}$ .

**Stellar surface mass density.** We examined the stellar surface mass density,  $\Sigma M_*$  of the host galaxy, which, when considered alongside the velocity dispersion of the host galaxy, has been shown to be higher for TDE host galaxies compared with field galaxies in the local Universe<sup>20</sup>, increasing the likelihood of a TDE occurring. The stellar surface mass density of the host galaxy is characterized as:

$$\Sigma M_* = \frac{M_*/M_\odot}{r_{50}^2/\text{kpc}^2} \quad (3)$$

where  $M_*$  is our derived stellar mass and  $r_{50}$  is the half-light radius enclosing 50% of the host-galaxy flux. Using SExtractor we determined the 50% flux radius using the pre-explosion template PS1/3 $\pi$  image of the host galaxy in the SDSS r-band, setting a detection limit of  $3\sigma$  above the background sky. We measured an  $r_{50}$  of  $1.75 \pm 0.07 \text{ kpc}$ , which gives a surface mass density of  $\log \Sigma M_* = 9.08$ .

**Comparison with TDE host galaxies.** The host galaxy of AT 2020neh has some similarities to the existing population of TDE hosts, but also has properties that make it unique.

The stellar mass of this galaxy places it towards the lower end of the TDE host-galaxy mass function, joining a small but growing number of optical TDEs in dwarf host galaxies<sup>67</sup>. Although this and other measured properties of the host galaxy of AT 2020neh (star-formation rate and BPT location) are not notable outliers among other optical TDE host galaxies (ref. <sup>21</sup>, see also Extended Data Fig. 2), the colour of the host galaxy is very blue ( $u-r=1.7$ ), suggestive of ongoing star formation. This is different to previous TDEs, whose higher-mass host galaxies typically have low star-formation rates or are post-starburst systems<sup>21,88</sup>, and increases the possibility of contamination by type II supernovae. However, the host galaxy also possesses a relatively high Sérsic index ( $n=3.2$ ) and stellar surface mass density compared with SDSS field galaxies. High Sérsic indices have been observed in other TDE hosts<sup>20,88</sup>. These over-densities of stars close to the galaxy nuclei are thought to enhance the TDE rate as they increase the number of stars capable of being disrupted<sup>21</sup>. It may be that this is necessary for the production of a TDE within low-mass star-forming host galaxies.

### Light curve modelling

The rate of fallback of the stellar debris from the disrupted star onto the central BH and the peak timescale of the resultant TDE emission are sensitive to the mass of the disrupting BH<sup>27,29,89</sup>. Assuming the emission from the TDE is ‘prompt’ (that is, follows the fallback rate of material)<sup>27</sup>, the light curve can in principle be used to measure the mass of the disrupting BH.

We fitted the multi-band light curve of AT 2020neh using the Modular Open Source Fitter for Transients (MOSFIT) light curve fitting code<sup>90</sup>. The MOSFIT TDE model uses FLASH hydrodynamic simulations of TDEs<sup>91</sup> to calculate the fallback rate of debris for a given TDE set-up (that is, BH mass, stellar mass and impact parameter). Assuming a black body SED, which has been shown to be an excellent approximation of TDE UV and optical emission<sup>6</sup>, this is then converted into a bolometric luminosity and parsed through reprocessing and viscosity transformation functions to generate multi-band light curves. Finally, MOSFIT uses a Markov chain Monte Carlo to fit the model light curves to the

data. Full details of this model are presented in ref. <sup>29</sup>. When fitting, we did not implement the default Eddington luminosity limit in the TDE model or limit the photospheric size of the transient. Most notably, we were able to place firm constraints on the time of first fallback due to our early YSE photometric limits and detection.

We present our light curve fits from all Markov chain Monte Carlo walkers in Extended Data Fig. 3. We extracted the posterior distributions for the key model parameters from MOSFiT, and found that AT 2020neh is best described by models invoking a star of mass  $M_{\star} = 1.3^{+4.9}_{-1.0} M_{\odot}$ , and impact parameter of  $\beta = 1.5^{+0.4}_{-0.9}$  (consistent with near full disruption for the best-fit stellar mass) and a BH with  $\log M_{\text{BH}}/M_{\odot} = 5.5^{+0.4}_{-0.3}$ . The BH mass was consistent with our previous estimates from the host-galaxy properties. We note that the mass of the star was somewhat degenerate with the efficiency parameter in this model<sup>29</sup>. To account for this, systematic uncertainties in the stellar mass ( $\sigma_{M_{\star}}$ ) and in the efficiency of converting infalling material into radiation ( $\sigma_{\epsilon}$ ), of  $\sigma_{M_{\star}} = 0.66$  and  $\sigma_{\epsilon} = 0.68$  were included in our error budget<sup>29</sup>. The strong N abundance observed in the early spectrum of AT 2020neh without accompanying H could suggest a more evolved or stripped progenitor star, although high N abundances have been seen in other TDEs whose inferred stellar masses are consistent with the MOSFiT stellar mass for AT 2020neh<sup>92</sup>.

The MOSFiT BH mass is in good agreement with the BH masses inferred from two host-galaxy measurements, increasing confidence in AT 2020neh being produced by an intermediate-mass BH candidate. However, there is still considerable debate around the physical origin of the early optical and UV emission from TDEs, and it is uncertain how well they can be used as an independent way of measuring BH mass. This needs to be carefully considered when using TDE-inferred BH masses to constrain BH–galaxy scaling relationships.

Although the BH masses inferred from light curve modelling have large inherent uncertainties due to the assumptions made within the model (MOSFiT BH masses have a 0.2 dex systematic error), they are not always in agreement with masses derived via other methods<sup>29</sup>. For instance, some studies have found no correlation between TDE rise time and host-galaxy mass<sup>6,67</sup>, which would be expected if the rise time follows the fallback timescale of material onto the BH. In particular, optical TDEs from other low-mass host galaxies have been found to have generally higher MOSFiT BH masses than those inferred from the host-galaxy mass<sup>67</sup>. However, alternative studies have found a moderate scaling between MOSFiT BH masses and the mass of the host-galaxy bulge<sup>93,94</sup>. The discrepancy in BH mass estimates from TDE rise times may be due to the physical origin of the early optical/UV emission. If, rather than following the fallback of material, the rise time of a TDE were actually tracing the radiative diffusion timescale for photons to escape the shock-heated stellar debris, or if the photons were trapped by outflowing material, this would naturally lengthen the time taken to rise to peak<sup>6,14</sup>.

It is unclear which, if any, of the proposed physical mechanisms is prevalent in the production of early optical TDE emission. Although there is no firm consensus as to their utility for measuring BH masses, there is tentative evidence to suggest that they could be harnessed for this purpose, once a clearer understanding of their emission is achieved. Larger samples of well-observed TDEs across a range of galaxy masses are required to test this.

### Rate estimations and predictions

To estimate the local rate of TDEs with timescales and luminosities comparable to AT 2020neh we assumed the following. Over 24 months of YSE operations we observed only one AT 2020neh-like event, monitoring fields for approximately 6 months each. This equates to one event per year within the YSE observational volume. At the time of writing, the observational footprint of YSE is 750 deg<sup>2</sup> of the northern hemisphere. We performed a volumetric correction to account for the maximum volume over which AT 2020neh could have been detected within the YSE survey ( $V_{\text{max}}$ ). Under the current YSE observational strategy<sup>2</sup>, we

assumed that a fast TDE may rise by 0.2 magnitudes before initial detection. This gave us a maximum redshift of  $z = 0.27$ , which produced a volume of  $\sim 23 \times 10^6 \text{ Mpc}^3$ . This provided an approximate observational rate of fast TDEs of  $\lesssim 2 \times 10^{-8} \text{ Mpc}^{-3} \text{ yr}^{-1}$  at  $z = 0.27$ .

For comparisons with the normal TDE rate, we took the average per-galaxy TDE rate measurement from ref. <sup>25</sup> for galaxies in the mass range  $9.5 < \log \frac{M_{\star}}{M_{\odot}} < 10.5$  and integrated this over the number of galaxies within our  $V_{\text{max}}$  volume using the redshift-dependent galaxy-mass functions of ref. <sup>95</sup>, producing an average rate of  $\sim 10^{-6.3} \text{ Mpc}^{-3} \text{ yr}^{-1}$  at  $z = 0.27$ . We emphasize that this is a conservative estimate as both stochastic effects from measuring rates on the basis of a single object and small observing gaps that lower the YSE detection efficiency for fast transients could lower the estimated rate.

The discovery and functionality of future fast TDE events will heavily depend upon the observing strategies of the surveys they are discovered in. Provided a survey has sufficient depth, future fast TDEs may be detected at any phase of their evolution. However, the utility of AT 2020neh as a probe of the quiescent BH population lies in its early detection to constrain the rise time for BH mass estimates. The cadence of the discovery survey will therefore have the strongest impact on the usefulness of future fast TDEs. High-cadenced deep surveys such as YSE will reliably identify fast TDEs in their infancy. With the planned doubling of the YSE footprint during 2022, based on our earlier rate estimate, we predict that YSE will identify an additional 5–6 events over the remaining 3 years of survey operations.

### Data availability

All photometric data are available in Supplementary Table 2 and the spectra of AT 2020neh will be made publicly available to the community via WISEREP<sup>96</sup> (<https://www.wiserep.org/object/15046>).

### Code availability

Code used for LRIS and Kast spectra can be accessed here [https://github.com/msiebert1/UCSC\\_spectral\\_pipeline](https://github.com/msiebert1/UCSC_spectral_pipeline). Codes used for the reduction of ALFOSC data and spectral calibration routines, alongside those used for the interpolation and fitting of the photometric data can be accessed here <https://github.com/crangus/>.

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## Author contributions

C.R.A. led the overall project and analysis, and wrote the majority of the paper; C.R.A. is also PI of the NOT and Gemini programmes used to collect data. V.F.B. performed the analysis to search for previous variability of the host galaxy, wrote text, made figure 4, and contributed to discussions regarding the link between the BH and host galaxy. B.M. performed the MOSFIT light curve analysis, made extended figure 3 and wrote text. R.J.F. reduced the HST data and observed for the Keck nights; R.J.F. is the PI of the Keck, Lick, and Hubble programmes used to collect data and wrote text, contributed to discussions regarding interpretation of the object and provided feedback on the manuscript. E.R.-R. contributed to discussions regarding the theoretical interpretation of the event. S.I.R. helped to perform the pPXF fitting of the host galaxy features and contributed to discussions. K.D.F. contributed to discussions regarding the nature of host galaxy and provided extensive feedback on manuscript drafts. K.A. triggered, reduced and analysed the Swift data used and contributed to discussions of the results and observations. K.D.F. also wrote text for the paper and provided comments on the manuscript. H.P. performed part the rate analysis of fast TDEs, contributed to discussions regarding the interpretation of the event and provided feedback on manuscript drafts. H.P. also performed vetting of candidates within the YSE survey. C.G. performed the spectral line profile analysis of the H $\alpha$  emission, contributed to discussions and provided feedback on manuscript drafts. J.H. contributed to discussions and provided extensive feedback on manuscript drafts. M.R.D. contributed to discussions and performed the initial analysis regarding the rate of fast TDEs within YSE. K.D.A. triggered and reduced radio observations with the Very Large Array, and contributed to the interpretation of the resulting upper limits. G.D. reduced the GMOS spectra. T.H. reduced data, observed and submitted observing proposals for the event. D.O.J. reduced the YSE data for the event and performed PS1 operations for the survey. A.R. analysed and helped to interpret the forced YSE photometry of the event. M.R.S. reduced the LRIS and KAST spectra. K.T. provided manuscript comments and observed with Keck. G.T. observed and reduced the DEIMOS spectrum from Keck. C.M.C., L.D., N.E. and A.G. provided extensive feedback on the manuscript as a junior review panel. L.I., S.T., V.A.V. and Y.Z. also provided comments on the paper. N.A., C.C., N.K. and R.J.W. performed vetting of candidates within the YSE survey. D.A.C. wrote the collaboration software platform YSE-PZ and supported it and the server it runs on. T.J.L.d.B., K.C.C., C.C.L., E.A.M. and C.R.B. performed PS1 operations, including supporting



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## Competing interests

The authors declare no competing interests.

## Additional information

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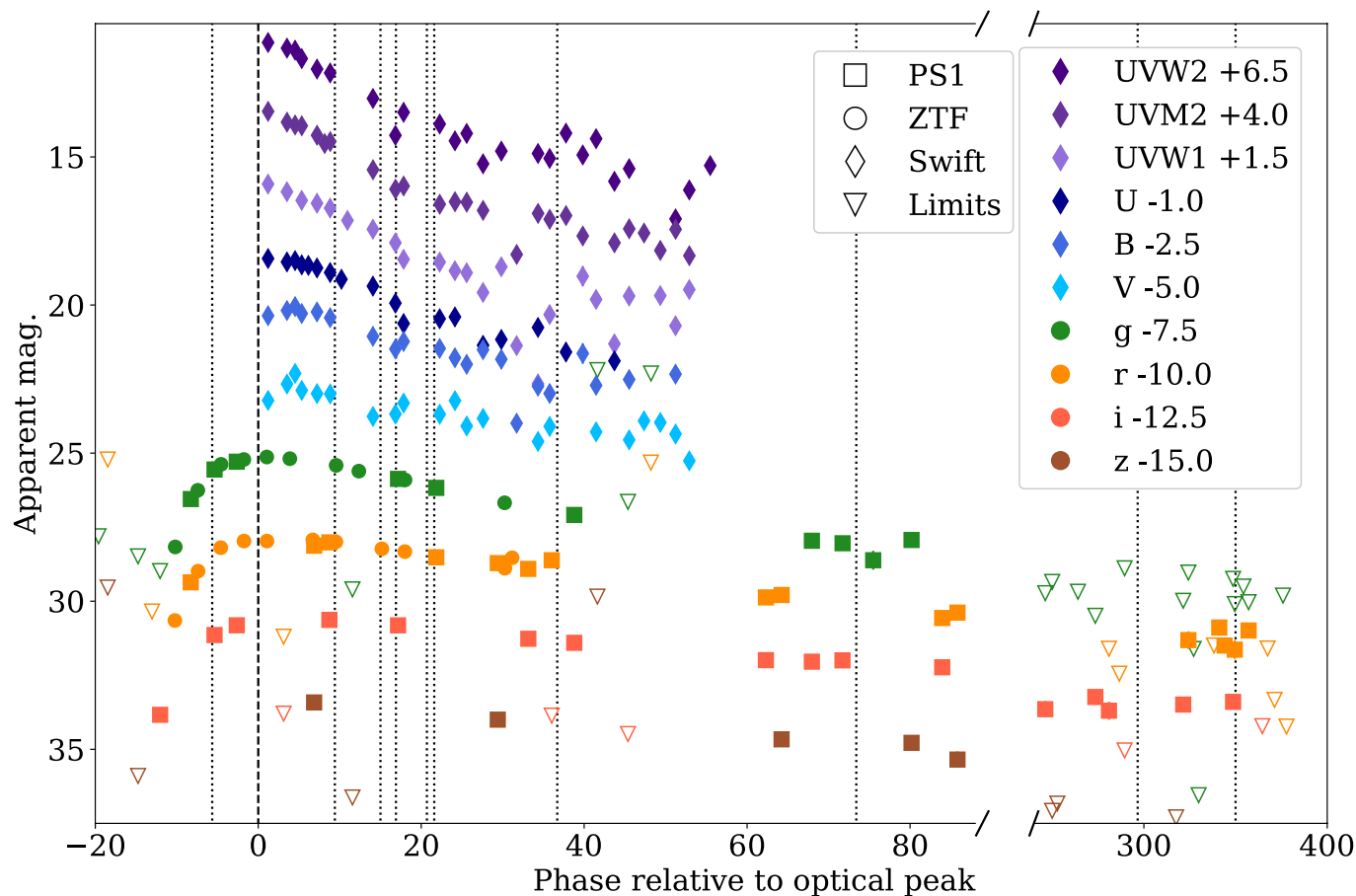
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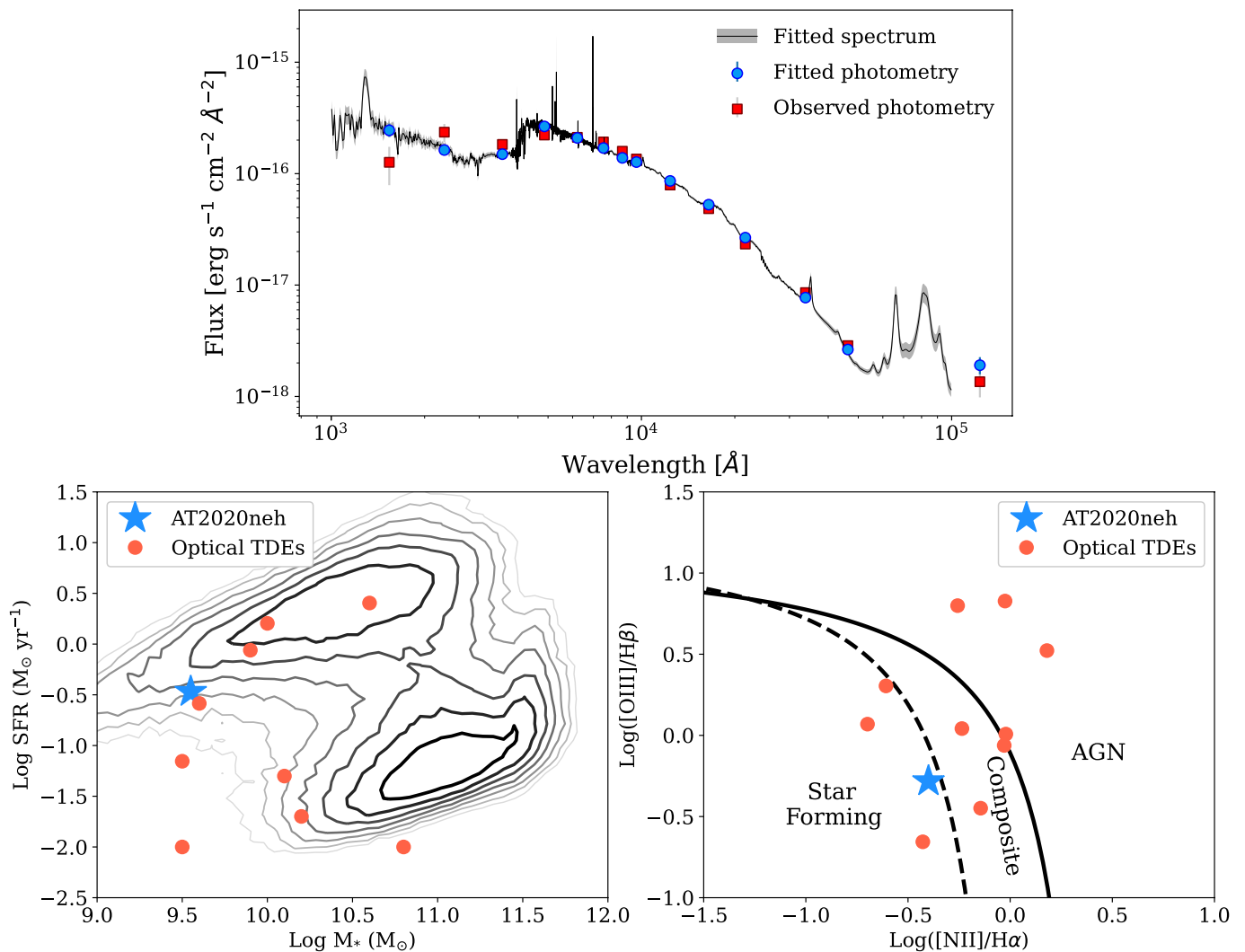
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**Extended Data Fig. 1 | Light curve of AT 2020neh.** The UV-optical light curve of AT 2020neh throughout its observable lifetime. Grey dashed lines mark spectroscopic epochs, the dashed black line marks the peak of optical emission. Limits represent  $3\sigma$  upper limits to the flux for each telescope during periods of non-detection. There is an apparent gap in optical data between 40–60 days

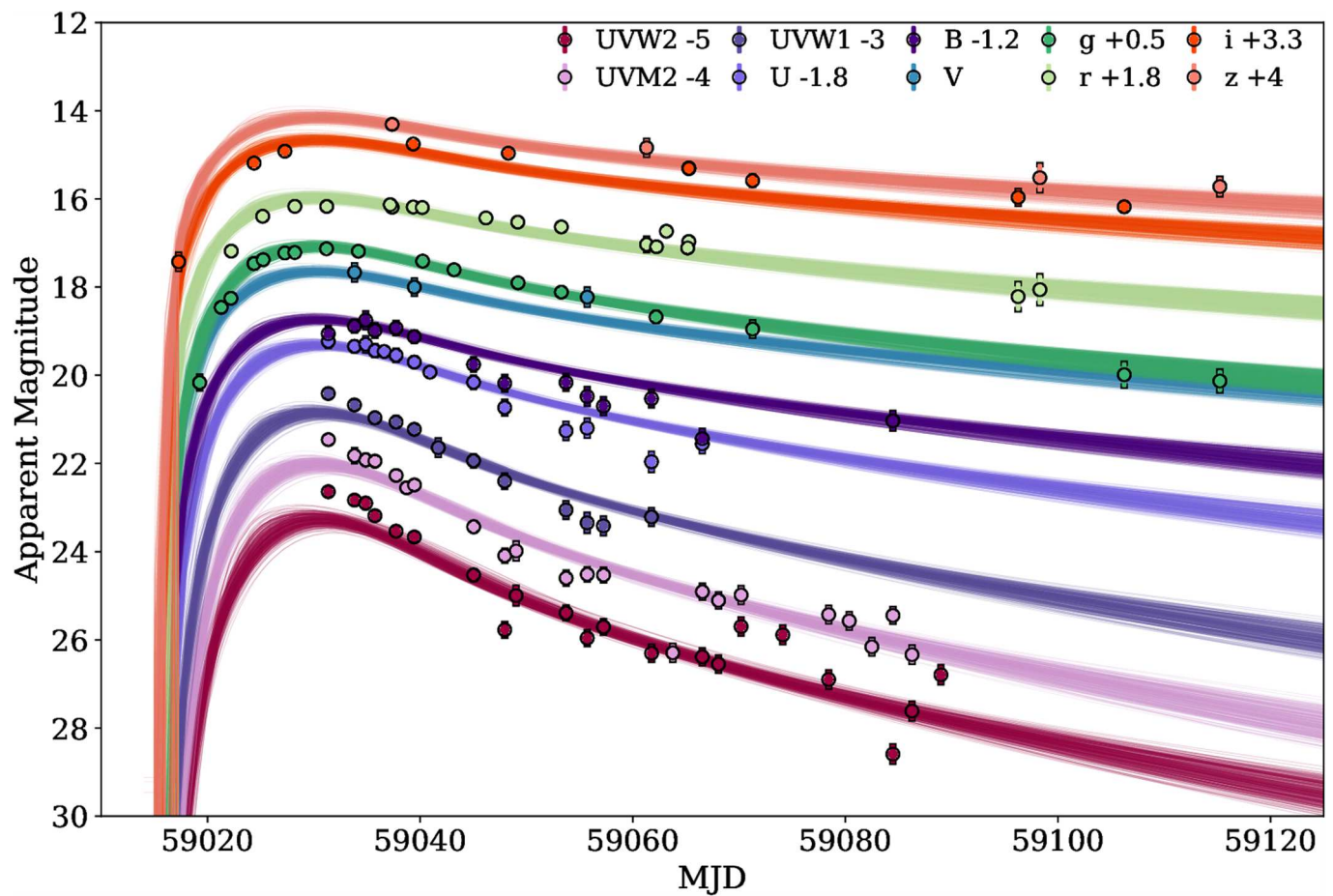
due to poor weather. AT 2020neh is first detected within YSE (PS1) imaging in the i-band, confirmed by with a g-band detection from ZTF <24 hours later. Pre-explosion monitoring allows for strong constraints to be placed upon the explosion epoch of the transient.



**Extended Data Fig. 2 | Properties of the host of AT 2020neh.** Top: The Prospector SED fit to the host galaxy photometry. All host photometry measurements are shown with  $\pm 1\sigma$  standard deviation uncertainties. Bottom left: Star formation rates vs. stellar masses for field galaxies (shown here is the SDSS spectroscopic sample as grey contours). The hosts of optical TDEs are shown in red (taken from 21). AT 2020neh sits comfortably within the parameter

space occupied by other TDEs. Bottom right: A BPT diagram showing the regions where emission line ratios are indicative of ionisation from either an AGN, star formation or a composite of the two (78). The location of AT 2020neh is shown, alongside other optical TDE hosts with host SDSS spectra (21). The position of AT 2020neh inside of the star forming region of the diagram confirms the lack of an AGN component within the host.





**Extended Data Fig. 3 | MOSFiT modelling of the light curve of AT 2020neh.** Photometry of AT 2020neh in UV-optical bands (offset for clarity) alongside all possible TDE light curves each constructed from the posterior parameter

distribution. All photometric measurements are presented with  $\pm 1\sigma$  standard deviation uncertainties.