The FIRM and Flood Insurance Rate Map (FIRM) is a valuable tool for understanding flood risk and insurance rates. It shows areas classified as " special flood hazard areas" (SHAs) and those "outside Special Flood Hazard Areas." These designations help determine the flood insurance premiums for properties located within these zones.

**Special Flood Hazard Areas (SFHAs):** Properties located in SFHAs are required to purchase flood insurance as a condition of mortgage eligibility. SFHAs are further subdivided into two categories:
- **1% Annual Chance Flood Areas (1% ACFAs):** These areas are subject to a 1% annual chance of flooding and are identified by the "H" symbol on the FIRM. Flood insurance rates in these areas are typically higher due to the increased risk of flood damage.
- **0.2% Annual Chance Flood Areas (0.2% ACFAs):** These areas are subject to a 0.2% annual chance of flooding and are identified by the "H" symbol on the FIRM. Flood insurance rates in these areas are lower than in 1% ACFAs.

**Outside Special Flood Hazard Areas:** Properties located outside SFHAs are not required to purchase flood insurance. However, these properties may still be subject to flooding from other sources, such as rivers, lakes, and coastal areas.

The FIRM provides additional information about flood risk, including:
- **Floodplain Map Information:** This includes the Base Flood Elevation (BFE) and floodplain boundaries.
- **Flood Insurance Requirements:** Information about flood insurance requirements and rates.
- **Additional Floodplain Information:** Other relevant floodplain information, such as floodway lines and flood damage potential areas.

For more detailed information, including how to obtain flood insurance, contact your local flood insurance agent or the Federal Emergency Management Agency (FEMA).

**Legend:**
- **FIRM:** Flood Insurance Rate Map
- **MASSACHUSETTS TURNPIKE:** A major highway in Massachusetts
- **AVG:** Average
- **LARCHMONT ST:** A street in the area
- **CLARK ST:** Another street in the area
- **CHICOPEE ST:** A street in the area
- **AC:** Additional information can be found on the FIRM

For a complete understanding of the flood risk in your area, obtain a flood insurance policy and consult with your local flood insurance agent or FEMA representative.