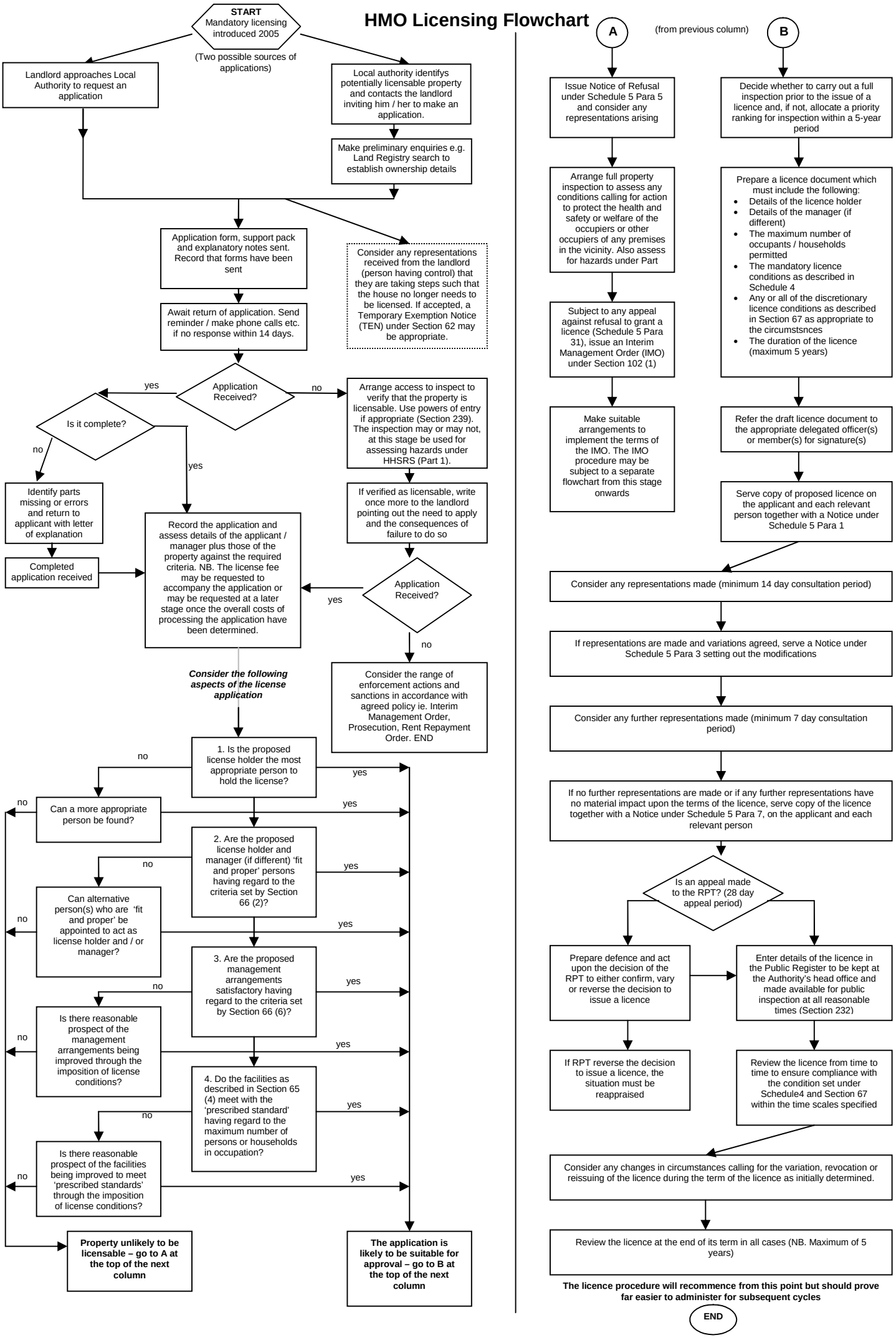HMO Licensing Flowchart