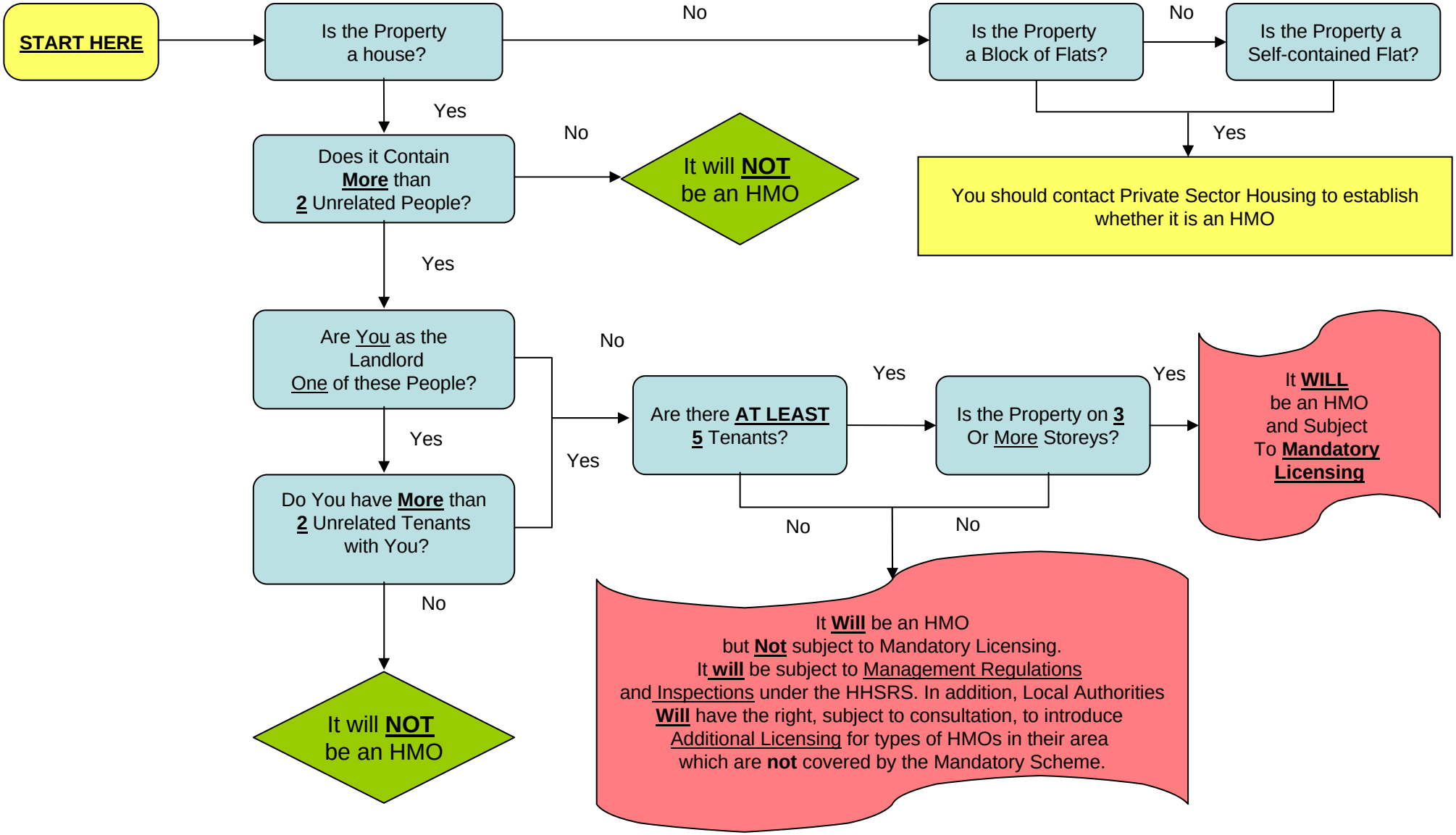Guide to HMO Licensing