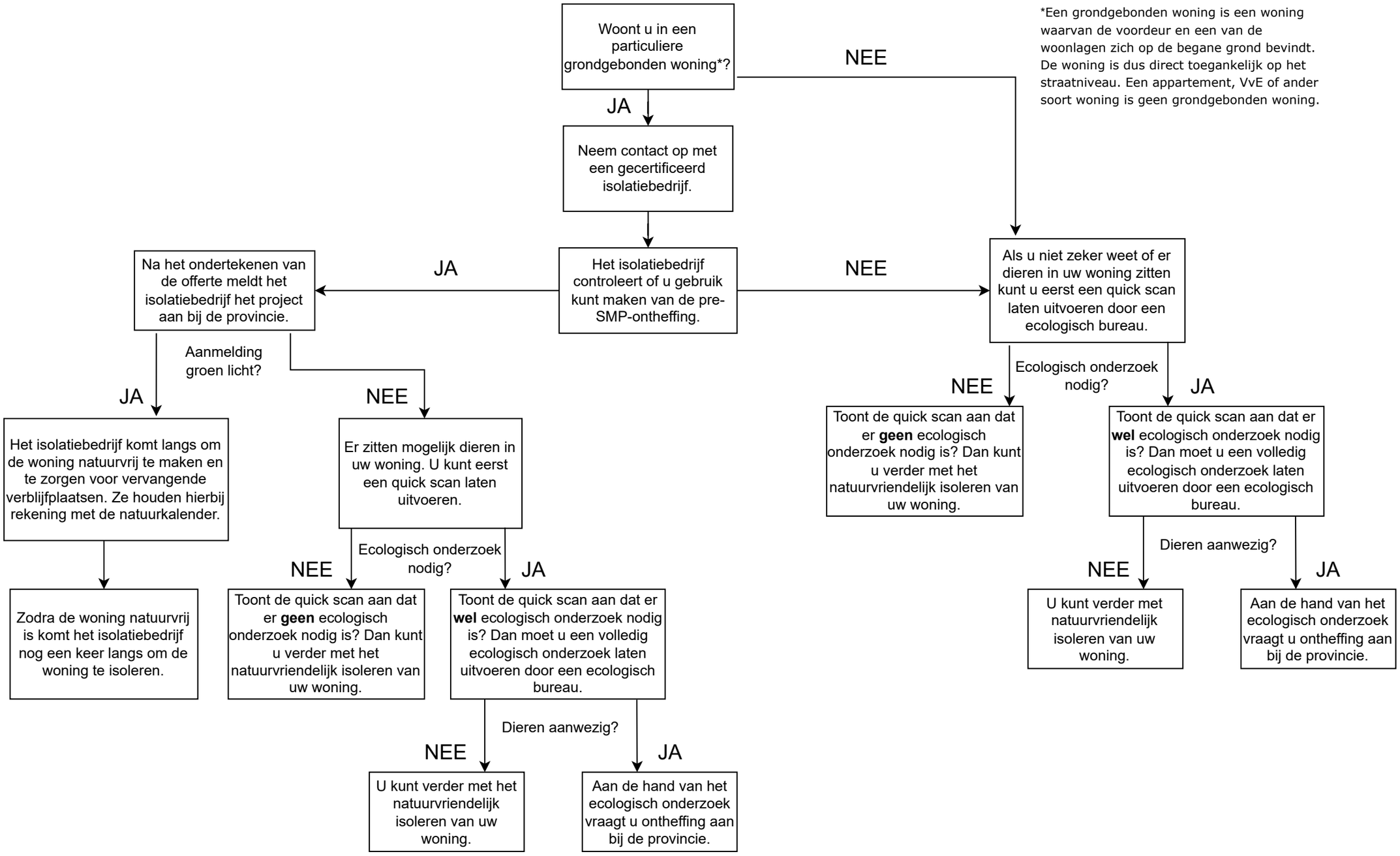Stappenplan natuurvriendelijk isoleren