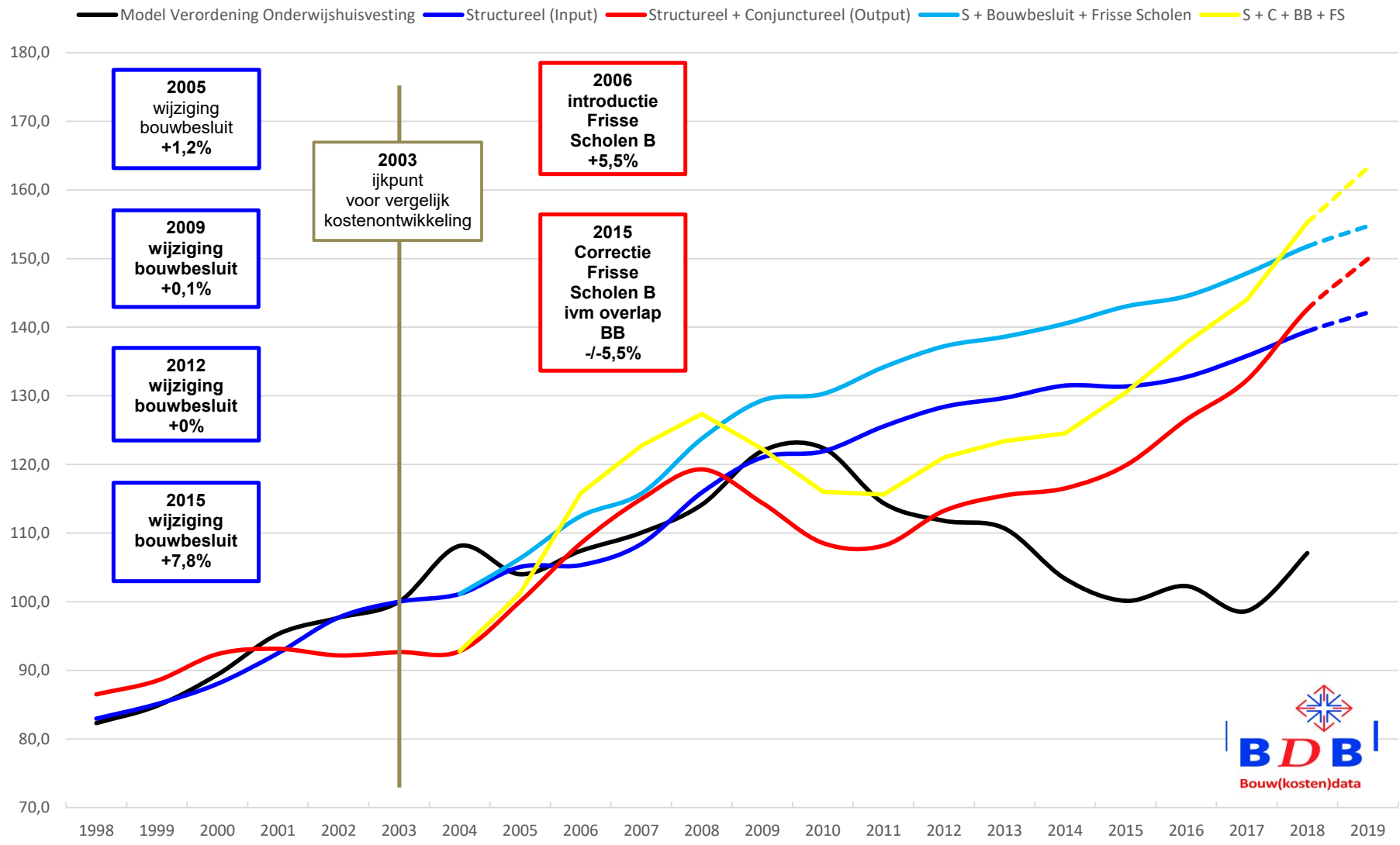Kostenontwikkelingen normvergoeding vs bouwkosten