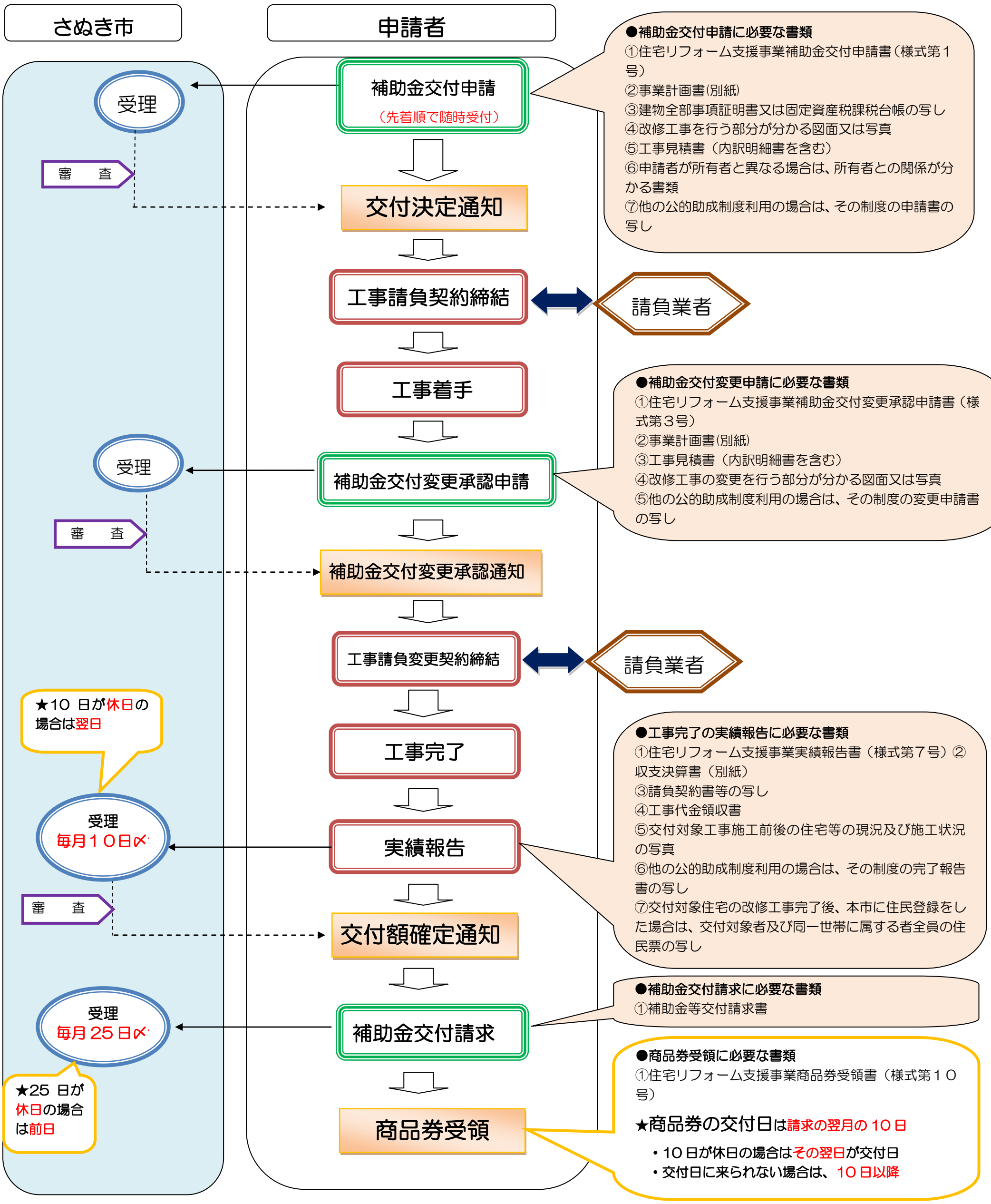住宅リフォーム支援事業の流れ