

Moncton Relocation Guide



A Step-By-Step Guide to Moving to Greater Moncton

- Written by a REALTOR® who relocated to New Brunswick





My Signature Approach

- I believe in a transparent, no-nonsense approach to selling real estate
- I'll always give you honest feedback—even if that means telling you I'm not the right fit.
- I provide clear, data-backed guidance on pricing and strategy.
- I'm here to protect your time, your investment, and your peace of mind.
- I bring negotiation strength, marketing innovation, and local insights to every listing.

Why I'm the Best Agent For You

What sets me apart isn't just experience—it's how I put it to work for you. I bring a high-performance background in real estate sales, and investment across multiple markets, and now use that edge to deliver results in the Moncton and Dieppe surrounding areas.

I combine deep market knowledge, proven negotiation skills, network and sharp understanding of digital marketing. Whether it's luxury resale, family homes, or relocations from out-of-province. I'm ready with a plan and a process designed to get you sold—with confidence.

- I deliver a Unique Selling Proposition
- Diverse skills, interests, and personal background
- Ongoing training, awards, and achievements
- Bilingual (French & English)



4.9 ★★★★★ 60 Google reviews



My Professional **History**

Over the past 14 years, I've built a career at the intersection of real estate, finance, and client experience. From helping individuals and families find their dream home to managing complex financial portfolios, I bring a strategic, service-first mindset to every opportunity. Here's a look at the journey that led me here.

2013

- 🏆 Top 100 of 75,000+ Toronto Real Estate Board Agents (C01 - Downtown)
- 📁 \$15M–\$20M in gross annual real estate sales, year over year on avg.
- 🏠 Successfully sold and leased 30–40 homes per year on average
- 📺 Featured in national media: CBC News, CTV News, BlogTO, Narcity, HGTV
- 💰 Closed record-setting \$6.2M luxury condo sale, plus multiple \$3M+ sales
- 🌱 Sales & Project Manager for a leasing division of a luxury developer
- 🌍 Expert in urban resale, new developments, leasing, and relocation
- 📈 Recognized as an award-winning agent at Keller Williams, Berkshire Hathaway and EXP Realty
- 🏠 Transitioned to Moncton from Toronto in 2022
- 🏆 Awarded amongst Top 10 Agents at EXP Realty in New Brunswick for 2024 & 2025.

2026





Client Testimonials



"We hired Joel to sell our penthouse which had proven itself difficult to sell by our previous (very experienced) real estate agent because of its size and all the construction that was happening in our area. These factors were not a deterrent to Joel and he sold our home and got us the price we were looking for. Joel is not your typical Real Estate agent; he's able to creatively find solutions for any real estate problems."

Candace T. 

"Joel did an excellent job marketing and selling my home. He is a very experienced professional and I would definitely recommend him for all types of residential property listings and sales."



Greg W.

"Joel worked hard to pull all of the details for the sale of my home and purchase. He was knowledgeable about the area and knew the market conditions well. He provided sound advice and closed both deals quickly. I found a great place and I was able to act quickly because he kept me informed when properties hit the market. I would recommend Joel and will work with him again."

Jodi K. 



David H.

"Joel went that extra mile for us. He grasped our unusual situation and helped us find the right property that fit our atypical circumstances while working with us remotely. Also, he is just a nice person!"

\$125M+

Over 100 Million dollars in contracts negotiated for my clients.

250+

Helped more than 250 families sell their home or find the perfect place to call home.

60+

5 Star Google & Facebook reviews

4.9 ★★★★★ 60 Google reviews



My Recent **Transactions**

Dieppe, NB



Priced at \$1,025,000, I was able to negotiate \$55,000 off to help my Buyers purchase this luxury home well below asking.

\$970,000

Dieppe, NB



Originally listed at \$624,900, I negotiated the price down to \$496,500—saving my Buyers \$128,400 off the Seller's asking price.

Negotiated \$128,400!

Riverview, NB



Sold one of Riverview's Top 10 highest-priced homes in 2024—secured top dollar and matched with a relocation Buyer.

\$585,000

Moncton, NB



Sold 99% to asking on this niche Moncton condo, finding the right Buyer despite a complex mini-condo corp setup.

Sold 99% to asking

Moncton, NB



This '1911' heritage home required special handling—happy to guide my Buyers through every step of this rare opportunity.

\$300,000

Dieppe, NB



Helped a young international family buy their first home in Canada—supported from pre-approval to keys in hand.

\$415,000



Why Work With eXp Realty?

eXp Realty is the fastest growing independent real estate brokerage in the world and the #1 growth leader across transactions, volume and agent count, breaking down boundaries with a cloud-based model that gives our agents the tools, tech, coaching and training to be the most productive in the industry.

Through our state-of-the-art technology, cutting-edge lead generation engine, and global reach, we are putting agents at the core of our company. Our resources allow agents to dedicate more time to understanding your needs, providing exceptional customer service, and tapping into a worldwide network to discover the perfect property for you. Our approach ensures that you have a personalized and comprehensive home buying experience.

By the Numbers

#1 

BEST BROKERAGES

#1 

PUBLIC INDEPENDENT BROKERAGE

#1 

TRANSACTIONS

#1 

TRANSACTIONS

#1 

5 YEAR TOP MOVERS SIDES & VOLUME

355,052

HOMES MATCHED IN 2023



What to expect from your eXp Agent

At eXp, we believe in a client-focused approach, centering on clear communications and expectations.

Unleashing Buyer Empowerment Through Representation

- **Clarity:** Early conversations surrounding compensation ensures everyone is clear on the expectations.
- **Control:** eXp is here to help you make informed decisions with confidence. We empower you with control over your selling process, making it a highly personalized experience.
- **Customized to You:** eXp provides you with a customized, clear and confident path through the entire selling process.

Why eXp Realty?

- **Navigating with Expertise:** We ensure every detail is clear and accessible to you.
- **Informed Decisions:** We have the experience to guide you through decisions that lead to successful, satisfying purchases.
- **Setting Industry Standards:** We set high standards for agent support, transaction transparency and innovative value propositions.





eXp Buyer **Client Services**

Your Representation

I will always put your interests first with integrity and fairness. We'll go over the buyer agreement together, and I'll explain my services, the benefits you get, and how my fees work clearly and openly.



Your Property Search

I will listen to what you need and want and use my local market know-how to find properties that match your criteria and budget. You'll have access to top tools like eXp Exclusives (eXp's proprietary listing network for on and off-market real property listings), letting you explore properties that fit your search.



Your Due Diligence

At your request, I can suggest experts for property inspections. After you review any inspection reports and consult with the experts, I'll guide you on addressing any issues found, always prioritizing your peace of mind and informed decisions.

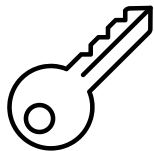
Your Offer

Once you choose a property, I'll help you with a Comparative Market Analysis, craft your offer, present it, and negotiate to get you the best deal possible.



Your Transaction

I'll monitor your transaction, update you on key developments, and handle any questions from other service providers to ensure a smooth closing.



eXp's Fee

You will be responsible for compensating eXp for the services provided to you. Sellers may offer compensation to eXp as a buyer's broker. If this occurs, the amounts that you have agreed to compensate eXp will be reduced, on a dollar-for-dollar basis, by any amounts that eXp receives from a property's seller and/or listing brokerage company. I'll be transparent about any such arrangements on properties you're interested in. The Broker Fee is not set by law and is fully negotiable.

Commitment to Fair Housing

My commitment to fair housing is unwavering. I pledge to strictly adhere to all applicable local, provincial and federal fair housing laws, ensuring equitable treatment for all without exception.



Our Relationship

Our connection doesn't end with your transaction. I'm here for you at all stages, offering introductions to local services as needed. Communication will be based on your preferences. I aim for a lasting relationship where you see me as your go-to for any real estate needs and feel confident referring me to friends and family.





Buyer's Roadmap

1 Meet with a real estate professional

Discuss the type of home you're looking for, including style, price, and location. Take this time to formalize your partnership by signing the **Buyer Representation Agreement**. It's a crucial move that lets your agent fully commit to finding your dream property.

2 Get pre-approved

You will need pay stubs, W2s, and bank statements. Knowing what you can afford is critical to a successful home shopping experience.

3 Search for homes

The fun part! Your agent will schedule showings and help you find the perfect.

Advanced search

Not all real estate websites are the same. Your real estate professional has tools and systems to ensure you see every available home that meets your criteria.

4 Make an Offer

Your agent will prepare the offer based on the price and terms you choose.

5 Negotiations and contract

It may take a few tries to get it just right, but hang in there. You're on your way.

Contract

In most cases the contract provides you with a timeline to obtain financing, as well as time to inspect the physical condition of the home. Your real estate professional will inform you of all of your rights and responsibilities related to the contract.

6 In Escrow

You and the Seller have agreed to the price and terms. The home is effectively held for you until closing.

7 Final details

Perform due diligence, order the appraisal, conduct an inspection, and review terms with the lender.

Preparing for closing

You will be finalizing your loan, reviewing documents, and discussing the findings from the inspection. Your agent will be managing this entire process for you.

8 Closing

This is the transfer of funds and ownership. A title company or an attorney typically acts as an independent third party to facilitate the closing.

Congratulations!

You are a new home owner!



Visual Inspection Checklist

Use this checklist as a guide during your thorough home tour so that you can catch any potential problems before you put in an offer. Keep this handy during your inspection, too - if any of these items aren't covered in the inspection report, be sure to ask your inspector why.

Exterior

- Is the paint in good condition? Is it flaking in spots?
- Is the siding in good condition?
- Are all windows in good condition with appropriate seals intact?
- Do all doors open and close properly with all seals intact?
- Does the garage door operate properly and have a working safety sensor installed?

Interior

- Check that doors, walls, and ceilings appear straight and level without visible strains, cracks, or damage
- Ensure all doors open and close properly
- Ensure all windows open and close properly
- Check baseboards and molding for any damage or warping
- Ensure there is no asbestos present

Roof

- What is the overall condition of the roof? Look for missing shingles or damaged flashing.
- Are gutters and downspouts firmly attached and free of any damage?
- What is the condition of the chimney? (If applicable)
- Are skylights and other ventilation elements properly sealed with no visible damage?

Attic

- Are there any signs of leaks in the roof?
- Is there enough insulation and adequate ventilation?
- Are there any holes or cracks large enough for rodents to enter?

Electrical

- Do all of the switches work? Are there any obvious and significant malfunctions?
- Have the outlets been grounded?
- Is the panel updated and expandable for additional appliances or a potential remodel?
- Is there knob-and-tube wiring?



Visual Inspection Checklist

Appliances

- What is the age and condition of the stove, dishwasher, refrigerator?
- Is the garbage disposal working properly with no noticeable leaks?
- Are there any other appliances that are being left, and are they in good condition and working properly?

Lot

- Does drainage appear to be traveling away from the house?
- Are there any visible signs of standing water near or around the house?
- What is the condition of the patio and/or deck (if applicable)? Are there signs of rotting wood?
- Are trees and other major vegetation healthy? And are they hanging too close to the roof or power lines?
- If the property has an irrigation system, does it work properly with no noticeable leaks or damage?
- Is the fence and/or walls in good condition with no damage?
- Are the driveway and any walkways clear of any significant cracks and damage?

Foundation

- Are there significant cracks or disturbances in the foundation?
- Does these appear to be any irregular sloping or settling of the home, garage, or other structures?
- Are there any large trees or plants encroaching on the foundation?

Plumbing

- Has the sewer line been scoped to check for potential cracks or damage?
- Water heater - condition of, appropriate size for the home, and no signs of rust or damage
- Water pressure
- Visible pipes show no signs of damage or leaks
- Are all sinks, tubs, and showers draining properly with no signs of clogs

Basement

- Are there signs of moisture or mold? Check for musty odors.
- Is there adequate insulation?
- If there's a sump pump, is it working properly?
- Are there any signs of pests or termite activity?

Heating/Cooling System

- How old is the furnace and/or AC unit?
- Do all interior rooms have proper vents?
- Are all rooms heating up and cooling down properly?



Home Inspection Guide

This list covers some of the most common inspections that homebuyers should consider. However, depending on the property's condition and location, your general home inspector may recommend additional inspections or bring in subject matter experts for further evaluation. These specialists can provide a deeper analysis of specific areas, ensuring you have a comprehensive understanding of the property's condition before making a final decision.

General Home Inspection: A general home inspection should include checks on various systems and structural elements. Electrical systems need to ensure that wiring, outlets, and the electrical panel are safe and up to code. Plumbing systems should be checked for leaks, proper drainage, and the overall condition of pipes. Heating and cooling systems must be inspected for their functionality and condition. Appliances should be confirmed to be in working order.

Septic or Sewer Inspection: Checks for leaks, clogs, or other issues in the septic system or sewer lines to ensure proper waste management.

Foundation Inspection: Identifies any cracks, shifts, or water damage that could indicate structural problems.

Mold or Moisture Inspection: Looks for visible mold and uses moisture meters to detect hidden moisture that could lead to mold growth.

Roof Inspection: Examines the condition of shingles, tiles, gutters, and flashing to ensure the roof is intact and effectively directs water away from the home.

Geological Inspection: Assesses soil stability and identifies any geological hazards, such as flood zone risks.

Chimney Inspection: Ensures the chimney is structurally sound, with no cracks or blockages, and that the cap and crown are intact.

Pest Inspection: Looks for signs of termites, rodents, or other pests that could cause property damage.

Radon Testing: Tests for radon gas, which can pose health risks.

Asbestos and Lead Paint Inspection: Identifies the presence of asbestos or lead paint, particularly in older homes, which may require professional removal.



Buyer Preparation Guide

Preparing to buy a home is exciting, but being ready is key. Consider your financial situation—down payment, closing costs, and mortgage pre-approval—along with what matters most in a home and neighborhood. Think about your lifestyle, community priorities, and specific needs like school zones or proximity to work. With this preparation, I'll be able to help you find a home that fits both your current needs and future plans.

Financial Preparedness

Down Payment

This typically ranges from **5% to 20% of the home's purchase price**.

Do you have enough for a down payment? If not, consider the following:

- **Savings Plan:** Start a dedicated savings plan to build up the required amount.
- **Gifts:** Explore the possibility of receiving gift funds from family or friends.
- **Grants and Assistance Programs:** Research state or federal programs that offer down payment assistance.
- **Loan Options:** Consider loan programs with lower down payment requirements, such as FHA loans.

Closing Costs

Estimate and budget for closing costs, which typically range from **2% to 5% of the home's purchase price**. Do you have enough saved? If not, consider the following:

- **Negotiate Seller Contributions:** Ask the seller to cover some or all of the closing costs as part of the offer.
- **Roll into Loan:** Check if your lender allows you to roll closing costs into your mortgage.
- **Assistance Programs:** Look into local programs that offer help with closing costs.
- **Lender Credits:** Consider higher interest rates in exchange for lender credits towards closing costs, if this fits your financial strategy.

Mortgage Pre-Approval

Secure pre-approval to understand your budget.

Home Insurance

Research and budget for homeowner's insurance.

Property Taxes

Look into the property tax rates and assess how they might change with future development in the area.

Local Considerations

Neighborhood Amenities

Natural Disasters

Noise

School Districts

Zoning Laws

Crime Rate

Commute

Future Development Plans

Property Taxes

Condo Fees

Growth Potential

Access to Healthcare

Proximity to Amenities

Air and Water Quality

Environmental Hazards

Neighbours

Additional Resources



Local Resources: Trusted Vendors, Tools & Services

LENDER/MORTGAGE

Heather Simpson
Royal Bank
506-381-3796

Sarah Albert
Premier Mortgage
506-850-7171



LENDER/MORTGAGE

Mylene McGraw
National Bank
506-871-6820

Venessa Goguen
Caisse UNI
506-532-6609

Lawyers

Camelia Lakhali
JurisPrudentialaw
506-801-8839

Ghislain Noel
Noel & Associates
506-961-7764



Lawyers

Stephane Brun
Moncton Real Estate Law
506-872-0050

Louis Ouellette
Droit Juris Law
506-864-5952

HOME INSPECTOR

Jason Blaquiere
A Buyer's Choice
506-380-0663

Brandon Kristensen
Pillar to Post
506-381-3796



HOME INSPECTOR

Jeff Leblanc
Cottage to Castle
506-381-6422

Mario Gagnon
A Buyer's Choice
506-875-8837



Local Resources: Trusted Vendors, Tools & Services

Electricians

Lumar Electric

Lumar Electric

506-389-2393

David Noiles

Noiles Electric

506-850-0878



Electricians

Moncton Electrical Services

Moncton Electrical Services

506-871-6820

Ulrich Borges

Konig Electric

506-227-9125

Plumbers

Dan Melanson

A-OK- Plumbing

506-801-8839

Erman Plumbing and Heating

www.ermen.ca

506-961-7764



Plumbers

David Leblanc

Perfection Plumbing

506-866-7226

Luc Leblanc

Modern Plumbing

506-878-1672

General Contractors

NYCO Construction

www.nycorenovations.com

506-380-0663

Eastern Hall Contracting

Eastern Hall Contracting

506-899-7626



Roofing

Brad Baker

Artisan Roofing

506-503-5483

Stephane Savoie

Belvue Roofing

506-875-3320



Utility Providers: Local Services

ELECTRIC

NB Power
www.nbpower.com
1-800-663-6272



WATER

City of Moncton – Water & Sewer
www.moncton.ca
506-853-3333



GAS

Enbridge Gas New Brunswick
www.naturalgasnb.com
1-800-994-2762



INTERNET

Bell Aliant & Rogers
www.aliant.bell.ca
www.rogers.com



PHONE

Bell Alliant & Rogers
www.aliant.bell.ca
www.rogers.com



**WASTE
MANAGEMENT**

Eco360
www.eco360.ca
506-877-1040



Thank You.



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REALTY