

Mail Stop 4561

July 12, 2007

Mr. Thomas R. Cangemi  
Executive Vice President and Chief Financial Officer  
New York Community Bancorp, Inc.  
615 Merrick Avenue  
Westbury, NY 11590

**Re: New York Community Bancorp, Inc.  
Form 10-K for the Fiscal Year Ended December 31, 2006  
File No. 001-31565**

Dear Mr. Cangemi:

We have completed our review of your Form 10-K and related filings and have no further comments at this time.

Sincerely,

John P. Nolan  
Accounting Branch Chief