

October 27, 2008

Mail Stop 4561

Mr. Joseph R. Ficalora  
Chairman, President, and Chief Executive Officer  
New York Community Bancorp, Inc.  
615 Merrick Avenue  
Westbury, New York 11590

**Re: New York Community Bancorp, Inc.**  
**Form 10-K for Fiscal Year Ended December 31, 2007**  
**Filed February 29, 2008**  
**File Number: 001-31565**

Dear Mr. Ficalora:

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  
Senior Assistant Chief Accountant