

November 8, 2007

Mail Stop 4561

By U.S. Mail and facsimile to (201) 967-0559

James Kranz
Chief Financial Officer
Hudson City Bancorp, Inc.
West 80 Century Road
Paramus, New Jersey 07652

**Re: Hudson City Bancorp, Inc.
Form 10-K for Fiscal Year December 31, 2006
Filed March 1, 2007
File No. 000-26001**

Dear Mr. Kranz:

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

Sincerely,

Donald A. Walker
Senior Assistant Chief Accountant