



DIVISION OF  
CORPORATION FINANCE

UNITED STATES  
SECURITIES AND EXCHANGE COMMISSION  
WASHINGTON, D.C. 20549

November 26, 2024

Craig Gifford  
Senior Executive Vice President and Chief Financial Officer  
New York Community Bancorp, Inc.  
102 Duffy Avenue  
Hicksville, New York 11801

**Re: New York Community Bancorp, Inc.**  
**Form 10-K for the Fiscal Year ended December 31, 2023**  
**File No. 001-31565**

Dear Craig Gifford:

We have completed our review of your filing. We remind you that the company and its management are responsible for the accuracy and adequacy of their disclosures, notwithstanding any review, comments, action or absence of action by the staff.

Sincerely,

Division of Corporation Finance  
Office of Finance