1. My home does not have grab bars in the bathroom, has steps, or otherwise not accessible for a person with a disability. Does it need to be under the Fair Housing Act?

The answer is mostly no. The only exceptions would be (1) apartments of Multi-family units designed and built after 1991 are required to have certain elements of adaptability, such as ramps, wide doors, or bathrooms that have reinforced walls for grab bars and are large enough to use the fixtures and close the door (see http://www.fairhousingfirst.org.), or (2) certain units in government subsidized housing that are required to be accessible. Of course, local building codes may also require certain accessible elements in housing that are not included here.