A person does ירושלים when he sees ירושלים. There are many as to when the קריעה is actually done. The prevalent מנהג is that one does כותל מערבי.

אפריעה must be a טפח. Today, קריעה is done at the לויה. Before the לויה is said.

One does not need to do קריעה on an overcoat.